



TO: Premier Rachel Notley, Service Alberta Minister Brian Malkinson, Deputy Minister David Morhart,
Assistant Deputy Minister (Consumers) Colin Lloyd, all Government of Alberta elected representatives

July 17, 2018

CC: Alberta Condo Act Team (ACAT) members

From: Dr. June Donaldson and the ACAT Research Team, info@albertacondominiums.ca B: 403 287 2244 C: 403 861 7700

Subject: Service Alberta proposed condominium Governance Regulations

Please find attached our Alberta Condo Act Team (ACAT) feedback regarding the recently proposed Service Alberta condominium Regulations.

Our condo owner concerns are significant, varied, and critically important to:

the protection of our condominium property values
our quality of condo ownership and living, and
our financial stability.

Current statistics indicate that whatever Service Alberta proclaims as condominium legislation will affect approximately one-quarter of Alberta condo owners. According to Canadian Condominium Institute (CCI) 2016 statistics, there were 8,000 condominium corporations and 440,000 condo units in Alberta. It is reasonable to think that since 2016 those numbers have increased.

We, as non-conflicted condo owners and other interested parties, reiterate our previous offers to work with Service Alberta to reframe this legislation to where it lessens the imbalance of power between condo industry insiders, including condo boards, against individual condo owners.

We would appreciate hearing from you as to when we can meet to discuss next steps in making Alberta's condominium legislation more inclusive, fair, and balanced to Alberta condominium owners.

If we have misunderstood any of Service Alberta's current and proposed legislation referenced in this document, we welcome your comments. Thank you for your consideration of our submission. We look forward to hearing from you.

Sincerely, June A. Donaldson (MBA, EdD, Mediator, Arbitrator, Founder: Alberta Condo Act Team)

Service Alberta July 2018 release of condominium governance “Regulations”

Alberta Condo Act Team (ACAT) feedback on condominium legislation shortcomings and loopholes

Prepared by the grassroots, non-conflicted, Alberta Condo Act Team (ACAT). www.albertacondominiums.ca

FACTS:

1. The Alberta Condo Act Team (ACAT) is made up of an informal, grassroots, group of non-conflicted Alberta condominium owners. Our no fee membership grows as condo owners become aware of impending condominium legislation.
2. Alberta condominium owners:
 - pay all the condominium complex bills
 - pay perks, and pensions of condo industry insiders
 - drive the economic engine behind Alberta’s condo industry
 - are the largest condo related stakeholder group in the entire industry
 - and are the most directly affected by Service Alberta’s condominium legislation.
3. This document identifies ACAT “Improvement Ideas” that address what we see as current and proposed condominium legislation shortcomings and loopholes. It also identifies recently realized additional concerns.
4. ACAT does not claim to address all existing Alberta condominium issues.
5. ACAT Improvement Ideas are listed on the left side of the page. Service Alberta’s proposed condominium legislation is on the right.

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As condo owner laypeople (not condo board members, managers, lawyers, or other condo industry insiders) who own Alberta condominiums the following presents our impression of current and proposed NDP condominium legislation created under the direction and management of:

NDP Premier Rachel Notley, Service Alberta Minister Brian Malkinson, all NDP MLA's, Service Alberta Deputy Minister David Morhart, and Assistant Deputy Minister (Consumers) Colin Lloyd. Our concerns are:

ALBERTA CONDO ACT TEAM (ACAT) IMPROVEMENT IDEAS

1. ACAT's core concern is that the Alberta Condominium Property Act, the Alberta Condominium Property Amendment Act, 2014, and the "Regulations"

contains no enforceability of fines or penalties for condo legislation violations resulting in current and proposed legislation having no "teeth".

We request Government enforcement Processes be identified when condo board Members, or others, ignore or violate condominium legislation.

SERVICE ALBERTA'S PROPOSED CONDOMINIUM LEGISLATION.

Our Government appears to abdicate their responsibility of consumer protection for Alberta condo owners. The unwillingness to put "teeth" into condo legislation renders the Acts and Regulations unworkable, unmanageable, ineffective, and void of meaning.

When a condo owner observes condo board violations there is no reporting mechanism to a governing body, with meaningful authority, to enforce sanctions against violators.

Current and proposed legislation endorses this shortcoming of Condo Act non-enforcement by only stating fines and penalties. They do not identify a governing body with authority to enforce sanctions against those who violate legislation.

This loophole results in Alberta condo owners needing to seek condo conflict remedies and restitution from a legal system which most condo owners cannot afford.

This is unacceptable. Condo owners must know who to call, and rely on for specific, observable, and measurable assistance when they report condo legislation violations.

2. Mandate condo board member standards of performance and ethics training.

Current and proposed legislation does not establish standards of performance and ethical standards for Alberta condo boards that are often made up of:

unlicensed, unregulated, untrained in board governance, sometimes ill-informed, self-serving, unethical condo board VOLUNTEERS who control millions of our condo related dollars

and who

influence our property values, quality of condominium ownership and living, and our financial stability.

By allowing this shortcoming to stand, legislation endorses potential province wide condo board incompetence, conflict of interest, lack of condo board openness and transparency, ignoring of condo owner questions, stonewalling, misrepresentation of information, condo owner intimidation, threats, harassment, shunning, and bullying.

3. Limit the number of proxies to only two (2) proxies per person that any one person can hold at any condo meeting.

Current and proposed legislation does not limit the number of proxies a person can hold, nor do they require a condo owner to identify how they want the proxy holder to vote. They do not require the condo board to identify, in minutes, those who assign their proxy to others and the name of the proxy holder.

Proxy owners must indicate how they want a proxy holder to vote. Proxy is applicable to a single meeting or the postponed meeting.

Government abdicates their responsibility to protect condo consumers by deferring proxy governance to condo “procedures” that are created by condo boards, their managers, and lawyers, with no ownership input.

Proxy assigners to be identified by name, along with the name of the proxy holder, in meeting minutes.

This proxy shortcoming and loophole encourages continued condo owner intimidation, proxy harvesting, proxy abuse.

4. Ban of show of hands voting. Voting to be private. Vote copies retained for 12 months. Written vote disclosure (teller's report) to condo owners of YES, NO, and ABSTAINED within ten (10) days of a vote.

Current and proposed legislation does not ban show of hands voting nor comply with any of our other vote requests. Service Alberta appears to support our privacy being violated and vote manipulation to continue.

This shortcoming allows show of hands voting to intimidate those of us who fear condo board, manager, lawyer, or neighbour retaliation for perceived lack of support on an issue.

It also permits vote manipulation to continue as there is no direction on how votes are to be collected, counted, reported, and who would be involved in the count process.

The legislation does not clearly state that AGM, EGM, and board meeting votes are to be retained for 12 months from the date of the vote. Not addressing a specific timeline means votes can be quickly destroyed before the ownership has opportunity to review, discuss, and/or question the vote outcome.

5. Mandate condo boards respond to condo owner “general” requests within a certain timeframe (X? days).

Current and proposed legislation appears to support condo boards ignoring and/or stonewalling condo owner “general” requests such as:

“how much are we paying our volunteer condo board member X to be our landscaper, handyman, and security person?”

“how much money did the condo board spend taking them and their partners to a night out on the town?”

“where is the \$40,000.00 term deposit that was on last year’s financials but isn’t on this years?”

“the financials say we spent \$100,000.00 on ‘cement work’. What cement work? When was it done and who did it?”

When general questions are asked, and ignored by a condo board, there is nothing a condo owner can reasonably do to obtain answers, Service Alberta appears to endorse condo owners not being fully informed on issues relating to their major life asset or learning how their condominium monies are being spent.

6. Mandate condo boards respond to condo owner “sale/lease/rental” requests within a certain timeframe (X? hours)

Current and proposed legislation appears to support condo boards ignoring stressful, time sensitive, financially critical, condo owner sale, lease, or rental requests where an owner requires condo board approvals topics such as:

pet approvals, parking spot assignments, storage allocations, etc.

This means a condo board can ignore the request indefinitely, delay responding, or respond by asking any number of irrelevant questions that are none of their concern. That delays transactions to where prospective purchasers “walk”. The result: condo boards hold the success of a sale, lease, or rental in the palm of their hands.

Should the transaction fail, this shortcoming results in condo owners having little to no power to remedy the failed transaction and financial fallout.

7. Mandate condo boards advise the ownership of plans to hire external help to assist in condo meetings, including AGM's, prior to the hiring.

Current and proposed legislation appears to support condo boards randomly and arbitrarily, with no notice, involvement, or approval of condo owners, spending our condo fee money to hire external companies, people, and their "assistants" to assist the board in conducting condo related meetings the condo board should be conducting themselves.

This shortcoming adds thousands of expense dollars to our condominium management budget. It also feeds owner intimidation and the imbalance of power that exists between condo boards, managers, and lawyers against Alberta condo owners.

8. (1) Mandate 60-day AGM "Save the Date and Time". provide owners a draft copy of all meeting minutes within thirty (30) days of the meeting.

Current and proposed legislation did agree to our request to provide "at least" 60 days notice of an Annual General Meeting (AGM).

The problem is the preliminary notice only requires the date to be identified, and not the meeting time. We request the time identified in the 60 Day Notice, so condo boards cannot schedule a time that guarantees a low turnout (i.e 7PM Friday/long week-end).

The proposed legislation references AGM meeting minutes be available to owners thirty (30) days after the meeting. Point 20.51 (a) should read "the DRAFT minutes ..." not "the minutes ..."

(2) Service Alberta must establish rules of order ensure consistent, province wide, standards of practice on how AGM's, EGM's, and other condo related meetings are to be conducted and reported.

At present, condo boards and condo managers sometimes provide inaccurate information to condo owners as to the AGM purpose. At the meeting itself, condo owners can be misled into thinking they can't speak up on issues of concern, when in fact, the AGM is the one and only time each year condo owners can meet each other, learn of common concerns, listen to varying opinions, realize the status of their investment from condo board reports and speak up on concerns.

Condo owner intimidation, bullying, shunning, conflict, and AGM misrepresentation by board members, managers, and "friends of the board" is fed by the lack of rules of order and standards of practice. Further complicating the issue is that no province wide reporting standards mandate consistent and accurate recording of meeting minutes.

(3) Service Alberta must eliminate Point 31.26 (2) (d) a repressive requirement of meeting attendee approval of topics.

Condominium AGM's are intended for condo owners to discuss, with no restriction whatsoever, any topic they wish at the one and only meeting each year where owners have opportunity to meet their neighbours, hear of other issues from other owners, learn how the condo board is managing their investment, and discuss whatever arises from condo board member reports, and from other people, during the AGM.

The proposed new AGM requirement on Page 28, 31.26 (2) point (d) of the Regulations is unacceptable on many levels. It indicates that owners who have submitted a topic for AGM discussion must, prior to the AGM starting, present their idea to meeting attendees and obtain permission from them to discuss the topic. This process subjects condo owners, and their idea, to scrutiny and discussion by meeting attendees - people they might not know or like. It also sets the stage for condo board members to use inside information to, prior to the meeting, to "stack the deck" and discredit the presenter and their topic. A third vulnerability for a condo owner is "friends of the board" conducting a silent smear campaign prior to the AGM

Service Alberta's oppressive proposal to barricade open, transparent, legal, and democratic AGM protocols cannot stand.

Service Alberta cannot put condo owners in the vulnerable position of, prior to an AGM starting, having to present their case to other condo owners as to why they want a specific topic discussed at the AGM and then being in a position of having to obtain permission from other owners to discuss and/or vote on their topic.

As well, serious questions arise regarding condo owner topics requiring a vote. Currently, owners can submit topics requiring a vote by the ownership to be on the AGM agenda. The owner making the submission is required to provide relevant information on the topic to the condo board/manager prior to the AGM. That information is then sent to all owners prior to the AGM alerting them that a vote will be required on the topic and now they have related documentation to make an informed vote. Many questions exist on what does the Service Alberta proposal do to what is meant to be a democratic vote process?

The Service Alberta proposed pre-approval agenda process facilitates and feeds:

- condo board abdication of responsibility to address ALL condo owner questions and/or concerns
- increases in condo manager/lawyer/consultant billable hour opportunities as AGM's become more conflicted than they already are
- current condo board attitudes and behaviours of "us versus them" and
- increased condo owner conflict by pitting neighbours against neighbours and boards against owners.

9. Pets – grandfather to the owner, not the pet.
Stop condo board random and arbitrary withdrawal of a pet approval.

Current and proposed legislation does not address the pet shortcoming and loophole
They abdicate their pet responsibility by downloading pet issues to the bylaws.

The bylaws often give the condo board the ability, with no discussion with a pet owner or with no justification of their pet withdrawal decision, the right to arbitrarily, and randomly, withdraw their pet approval and evict the pet.

By not “grandfathering” the pet to the owner, should a pet friendly building become non-pet friendly, and the existing pet dies, the owner who purchased in the pet friendly building would not be allowed to obtain another pet. The result is what they bought (a unit in a pet friendly building) is not what they end up owning.

This loophole can result in pets being evicted. As well, it has resulted in pet approvals being withdrawn to where it cancels a sale, lease, or rental contract leaving the unit owner with little recourse, untold stress, and financial devastation.

10. Allow tenants/renters, and other non-owners, to be on a condo board only with prior condo owner written, and revocable, permission provided to the condo board.

Current and proposed legislation allows condo renters, and other non-owners, who have no money invested in the complex, to be on a condo board and through their board activity influence:

condo fee and special assessment amounts, financial management, property repairs, maintenance issues, reserve fund studies, insurance claims, etc., AND how condo owners are treated by the condo board.

11. Ban condo boards from creating Rules and Fines.

We retract our previous comments on possible acceptance, with conditions, of condo boards being able to establish Rules and Fines. We do not agree with condo boards having that power and control over our fundamental property rights.

Rules, fines, penalties, and violations must be addressed in the bylaws as condo board volunteers cannot be given this amount, and

Current and proposed legislation endorses volunteer condo boards (described in Point 2) without any condo owner involvement, to arbitrarily and randomly, establish Rules and Fines.

Based on community feedback, we now fully reject providing this amount of power to volunteer condo boards, condo boards that can change from year to year, as this amount of power, given to a group of volunteers, threatens to violate our property rights.

Permitting condo boards this scope of power would advance and increase the existing imbalance of power between condo boards, managers, lawyers, and other industry insiders against Alberta condo owners.

Rules and Fines would accompany THREE (3) other sets of laws that control us as condo owners:

- The Condominium Property Act/Condominium Property Amendment Act, 2014
- The Regulations that support the Act
- The condominium corporation bylaws.

Rules and Fines would limit and decrease opportunity for condo owners to be involved and informed in how their property, condo complex, and condo fee money is managed.

The idea of condo boards creating Rules and Fines must not be permitted in Alberta's condominium legislation.

12. Mandate condominium bylaws be described and voted on individually – no Omnibus bylaw packages where bylaws are bundled together in complex packages.

Identify any bylaw exceptions at the end of the bylaw, not buried in the bylaw, as can happen with pet, parking, storage etc., bylaws.

13. Mandate that documents related to owning and operating an Alberta condominium be classed as “Essential” and “Non-Essential” documents and that Essential documents are provided to condo owners at no charge.

Essential documents are those required by condo owners to run their household and stay apprised of essential information as it concerns their investment.

Essential documents are condo insurance policies, management contracts, minutes, financials, etc.

Non-essential documents, although important, are not essential to be able to make day-to-day decisions. (A list of documents is located at the end of this submission).

Essential documents are to be provided at no charge to owners and are covered by condo fees.

Non-essential documents may be sold a-la-carte with a maximum fee of \$10 per complete document. (Estoppel certificates not included).

Current and proposed legislation does not address bylaw manipulation meaning boards, managers, and lawyers can create large, legally written, complicated, bylaw package to be presented to condo owners where owners are only given ONE (1) vote to either accept, or refuse, ALL of the bylaws.

This shortcoming enables condo boards to slip unacceptable bylaws into the master package. It also puts owners in a position of accepting unacceptable bylaws because of various pressures from the board, or friends of the board, to approve the bylaws.

Current and proposed legislation appears to endorse third party document scalpers (and their condo management associates who provides them with the documents) to financially benefit on the backs of Alberta condo owners as we are forced to pay exorbitant fees to obtain our legally required condominium documents.

This legislation financially punishes condo owners and benefits only the wealthy, the condo management companies associated with the scalpers, and the scalpers themselves.

14. Mandate Inspection Reports of deficiencies made public to owners within certain timeframe.

Current and proposed legislation appears to endorse condo boards receiving condo complex deficiency reports and not sharing that information with condo owners.

This shortcoming means a condo board can ignore a major deficiency such as a roof replacement because they would rather renovate the lobby when the roof is a far more serious requirement than a new lobby.

Page 37, 45.3(1) 2 states “A building inspection report may ...” “may” needs a change to “must”.

15. Create a standard of reporting of public meetings minutes, condo owner and/or unit issues that meet Privacy legislation (PIPA and PIPEDA).

Current and proposed legislation does not advise condo boards on how to report condo owners and/or condo unit issues in a complete and truthful manner.

This shortcoming and loophole means condo boards and their advisors can eliminate, misrepresent, or “doctor” condo owner, or condo unit, issues in our legally required, and court admissible condo minutes and related documents.

16. Mandate all condo meetings are held in either English or French – ownership to decide.

Current and proposed legislation does not mandate condo meetings be held in either of our two official languages.

This loophole means condo owners could face conflict oriented, stressful, legally costly challenges with their neighbours as happened in BC with the Mandarin issue.

17. Mandate electronic transfer of condo documents to condo owners, if requested by owner.

Current and proposed legislation addresses this topic in the Regulations, however it requires more detail as outlined below.

With regard to electronic voting

Page 27, Point 31.24 of Regulations state: "A corporation MAY use electronic voting" "may" must be changed to "must".

Also 31.26 "by a method specified by board resolution. This needs a change to read: "by a method specified by condo ownership resolution".

18. Prevent condo manager screening and/or redirecting of condo owner to condo board communications.

Current and proposed legislation appears to endorse condo management companies, managers, and their staff screening, ignoring, manipulating, misrepresenting, and/or destroying correspondence sent to the condo board by condo owners.

The above legislation does not mandate that condo site managers, condo managers, condo management staff, must forward all condo owner to condo board communications to the condo board within a certain timeframe of receipt by management personnel.

In addition, proposed legislation must mandate the condo board president, and/or board contact, forward condo owner correspondence to all other condo board members within a certain timeframe of receipt. This would ensure all board members are made aware of all condo owner issues in a timely manner.

Currently, condo owners cannot be certain their correspondence is seen by their condo board, nor can they be certain that what they are told, or the decisions they receive from a condo manager, is the opinion of the condo board.

19. Mandate NO “redaction” or doctoring of our condominium corporation documents that reflect condo board and condo community events, issues, actions, and decisions.

Current and proposed legislation appears to support condo boards, managers, lawyers and others “redacting” information from our condo meeting minutes.

This shortcoming and loophole means condo boards can, in our legally required condominium documents, mispresent, eliminate, “fudge” and/or “doctor” condominium events, issues, actions, and decisions.

Condo boards use excuses like “reporting this would violate the owner’s privacy” or “the situation is legal and can’t be discussed”, both of which are excuses that lack merit. These excuses put condo owners at risk when it comes time to sell, lease, or rent their condominium.

Service Alberta is responsible for consumer protection. We request they establish standards on how to report on all condominium community events, issues, actions, and decisions ensuring ALL Alberta condominium documents are **complete and truthful**.

20. Clarify the process to prevent condo boards abusing condo owner deposits for tenant behaviour.

Current and proposed legislation does not require condo boards to provide condo owners advance notice, and justification of alleged tenant bad behaviour, prior to the condo board withdrawing funds from the condo owner tenant deposit.

This shortcoming means a condo board can, with no proof or discussion with a condo owner, randomly and arbitrarily withdraw funds from the condo owner tenant deposit.

21. Prevent condo managers from secretly applying “Preferred Supplier”, kick-backs, fees, commissions, upcharges on condo owner work that requires board approval or involvement.

Current and proposed legislation appears to endorse this shortcoming and loophole as condo management companies/their representatives can secretly add kick-backs, additional fees, commissions, and upcharges on condo owner invoices that relate to condo unit repairs/renovations where condo owners are required to route their repair request through the condo board and condo manager.

22. Stop condo managers from downloading their “Errors and Negligence” to the condo corporation (who really is the condo ownership).

Current and proposed legislation appears to support this shortcoming, loophole and significant financial assault on condominium corporations by endorsing that condo management companies, and their employees, download responsibility for any of their mistakes, their errors, in working with the condo corporation, to the condominium corporation.

23. Ensure Real Estate Council of Alberta (RECA) condo manager licensing, regulating, and educating of condominium managers enables condo owners to lodge a condo manager complaint directly to RECA with no requirement to route their complaint through the condo board.

Current and proposed legislation appears to support RECA, the Real Estate Council of Alberta, recommending condo owners, who have a condo manager complaint, route their complaint THROUGH their condo board – a condo board who might be behaving badly with the condo manager.

This shortcoming and loophole means condo owners, who will likely pay the bills for the RECA licensing program through increased condo fees, cannot clearly, cleanly, and confidentially lodge their condo manager complaint directly to RECA.

This results in condo owners potentially being put at risk by the condo board, and friends of the board, with bullying, harassment, intimidation, shunning, and other forms of interpersonal violence.

24 Notify Alberta condo owners through mainstream media outlets when Government makes changes to existing condominium Legislation.

Current and proposed legislation states the current proposed Regulations will be reviewed August 31, 2021.

Service Alberta does not state that non-conflicted Alberta condo owners will be notified in all major papers, on television, and radio when the review process starts within the department.

Alberta condo owners must know, in advance, of Service Alberta undertaking this action. This would ensure condo industry insiders aren’t given advance notice, and insider access to Service Alberta where they can position themselves to protect their privacy, power, and profits as appears to have happened in the current condominium legislation review.

Additional Concerns:

25. There is no reference to “conflict of interest” in either the Alberta Condominium Property Act, the Alberta Condominium Property Amendment Act, or the Regulations.

Current and proposed legislation appears unwilling to recognize that condo board conflict of interest can exist within Alberta condominium board activities. This unwillingness to address this shortcoming and loophole endorses condo board members operating with dual interests at the expense of the condo owners they are elected to serve.

We request clarification of what constitutes condo board conflict of interest.

26. Information disclosed for purposes of s44 Act

Page 18, (o). Delete “rules established by the corporation” because corporations cannot be mandated to establish Rules and Fines

Page 18 (r). Delete “approved draft minutes”. Should read “Approved minutes of an ...”

27. Interest charges to owners

Page 57, Point 76. Up to 18% is usury. Should be prime plus 5%.

28. Mediation and Arbitration

Page 57, Point 77. This topic requires a clause mandating all condo board members attend mediation and/or arbitration, without legal representation, if a condo owner makes a written request to the condo board for such a remedy and the owner(s) attending does not have legal representation.

As well, both condo board members and condo owners need first right of refusal of a mediator or arbitrator if they provide reasonable justification. A mutually acceptable alternative mediator and/or arbitrator must be assigned within thirty (30) days of the refusal notice.

29. Some condo owners are calling for fast establishment of the Conflict Tribunal.

Many do not realize that if legislation does not address “real-life” condo issues such as topics we address in this document, the Tribunal will not be able to address the issue when a complaint is raised to the Tribunal as there will be nothing in the legislation upon which the Tribunal staff can base a decision.

Current and proposed legislation appears to be taking the “easy way out” by exploring the Residential Tenancy Dispute Resolution Service (RTDRS) as a fit for condo conflict.

Issues faced by condo owners are significantly different than issues faced by tenants.

We do not want the Tribunal to be a “front” with little to no responsibility, authority, or effectiveness to address current punishing and costly real-life condo issues.

It appears we cannot count on current and proposed legislation to protect or benefit responsible Alberta condo owners as indications are legislation exists to control, punish, financially penalize, and silence us.

That is why we respectfully request Service Alberta’s legislation becomes as complete and realistic as possible because the scope, depth, credibility, and helpfulness of the current and proposed legislation will directly affect, in the years ahead, the scope, depth, credibility, and helpfulness of the Alberta Condo Owner Conflict Tribunal.

END – See Attachment A. re Item 13.

Attachment A: ITEM 13: Documents – Essential and Non-Essential

Condominium corporations shall provide their owners, who make a written request either by traditional mail or electronic means, to the condominium board, any or all of the following Essential documents, free of charge.

- (a) a statement setting out the amount of any contributions due and payable in respect of the unit;
- (b) the particulars of or a copy of any subsisting management agreement;
- (c) the particulars of or a copy of any subsisting recreational agreement;
- (d) a copy of the budget of the corporation;
- (e) a copy of the annual financial statements;
- (f) a copy of the bylaws of the corporation;
- (g) a copy of any minutes of proceedings of a general meeting of the corporation or of the board;
- (h) a statement setting out the amount of the capital replacement reserve fund;
- (i) a statement setting out the amount of the monthly contributions and the basis on which that amount was determined;
- (j) rules established by the corporation;
- (k) a list of the names and addresses for service of the members of the board;
- (l) the text of ordinary and special resolutions voted on by the corporation and the results of the voting on those resolutions;
- (m) draft minutes of an annual general meeting that was held at least 31 days before the request;
- (n) insurance certificates and policies of insurance of the corporation;
- (o) the particulars of
 - (i) any action commenced against the corporation and served on the corporation,
 - (ii) any unsatisfied judgment or order for which the corporation is liable, and
 - (iii) any written demand made on the corporation for an amount in excess of \$5000 that, if not met, may result in an action being brought against the corporation.

All other documents are deemed Non-Essential and are to be provided at fees not amounting to more than \$10 per complete document. If a Non-Essential document is requested to be provided within seventy-two (72) hours or less, a fee of three (3) times the above-noted fee may be charged on the requested Non-Essential documents. Essential documents are to be delivered to each owner within less than ten (1) days of the condo owners written request.