

SPRING 2020

YOUR CONDO CONNECTION

## MESSAGE FROM THE PRESIDENT

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

The world has changed since our last issue, and likely has changed from what it was yesterday. As we all navigate the COVID-19 pandemic, this new way of life is posing particular challenges for those of us who live and work in condominium.

In recognition of how much COVID-19 is changing our way of life, we at CCI-NS have dedicated our newsletter to addressing the concerns and issues which are arising as a result. We are covering topics from how to host electronic meetings to what to do about requests for condominium fee deferrals and everything in between.

Many of the questions we are getting from members revolve around how do we take care of each other in a multi-unit setting. What is impressing me most about the questions posed by our members is the concern they are showing not just for themselves and each other, but also towards the staff and contractors who are working within their community.

There has been a lot of discussion as to how to address visitors, contractors and essential workers moving through a condominium. It is important to look toward the directions we are receiving from our Nova Scotia Health Authority and government. There is a need to follow the direction we are receiving and balance that with the needs of our members, and the things which need to be done to maintain the condominium itself. Businesses are evolving their practices to address health care concerns, and we recommend Boards and Owners familiarize themselves with how those people working within their building are evolving to keep their employees, as well as owners and tenants safe.

Another by-product of everyone self-isolating in our homes, is that we become more aware of the "quirks" of condominium living. For me personally, as I attempt to work from home, I am realizing just how loudly my upstairs neighbour walks and learning to appreciate their love of the White Stripes which they play loudly a few times a week. I am reminding myself that now is the time to be understanding and kind to my neighbour, as opposed to complaining to my property manager. To this end, my advice to my fellow CCI members when issues arise during this time, is to first think of the other person, and how you would like to be treated in their situation, before acting.

In respect of resources, CCI-NS is pleased to be able to provide the following:

- The CCI National Resource Center (<https://cci.ca>) has a section dedicated to COVID-19 Updates/Resources which provides information in respect of what chapters across Canada are doing to face this pandemic head on.
- Biweekly Zoom calls among CCI-NS members to discuss and problem solve the issues we are all facing as we try to navigate through COVID-19. Please reach out to us at i HYPERLINK "<mailto:info@ccinovascotia.ca>" HYPERLINK "<mailto:info@ccinovascotia.ca>" HYPERLINK "<mailto:info@ccinovascotia.ca>" if you wish to be added to the list for these calls.

Please stay safe, look after each other and be kind...we are all in this together.

### EDITORS' NOTE

WE have been thinking about you and hoping that everyone is coping okay with the dramatic changes we're all experiencing. Life looks very different from a few weeks ago. As physical distancing measures increase to flatten the curve of COVID-19, schools, small businesses, factories, libraries, community centers and restaurants, once thriving parts of our communities, have closed their doors.

Despite the challenges facing our communities, we have been inspired to see people's compassion and dedication to our collective wellbeing shine through. Neighbours are stepping up to take care of each other – dropping off food on the doorsteps of strangers and sharing cleaning supplies to keep each other safe. I have seen countless people working to share resources so that no one goes without what they need. Though we're physically distant, we're more connected and compassionate than ever. We are doing what needs to be done. Sharing what we have. Asking for and receiving the help we need.

**We want to invite you to something new and exciting. On May 26th, 2020, 7:00PM-9:00PM we will be running a seminar on ZOOM. It is complimentary for all and will be discussing the power of your DECLARATION and how to use it. Times change and so do the laws, recent examples being the growth of Airbnbs and the legislation of marijuana. Declarations can change as well and must as new issues arise. Come learn how to manage these changes whether you are an owner or a property manager. Dan Campbell will be our host. Please reach out to us at [info@ccinovascotia.ca](mailto:info@ccinovascotia.ca) or CCI NS Facebook Messenger if you wish to be added to the list for this Seminar**

# Financial Considerations of COVID-19

~ By Tracey Wright, CCI-NS Treasurer

Along with all of the serious health considerations associated with the COVID-19 pandemic comes many financial and tax implications. Both the Federal and Provincial governments have rolled out various incentives and benefits to both individuals and business owners to help alleviate some of the resulting financial hardship. These programs are still in the new stages with some still under development. These programs may change and evolve as the economic impact of this situation is assessed. We have summarized the following benefits and dates that may impact individual condominium unit owners. As noted, if you are a business owner, there are additional programs and benefits available. The information noted below is current as of April 5, 2020 and we urge you to confirm the details and access more detailed information at the following websites:

CRA: <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update.html>

Province of NS: <https://novascotia.ca/coronavirus/>

## Canada Emergency Response Benefit (CERB)

### Brief Description:

- Taxable benefit of \$2,000 per month for workers who have lost their income as a result of the COVID-19 pandemic

### How to Apply:

- Applications start on April 6, 2020
- Applications to be made through the Canada Revenue Agency's "My Account"
- TIP: Sign up for the CRA's My Account immediately if you do not already have access. The CRA will send you a password by mail that you will need to gain access. You should also sign up for direct deposit through My Account or via your financial institution

~ Continued on page 6



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# Holding Meetings - Direction of the Minister under a Declared State of Emergency

(Section 14 of the Emergency Management Act) (20-004)  
During the Provincial State of Emergency declared on March 22, 2020, and under the authority provided to me in Section 14 of the Emergency Management Act, in addition to any other directives I have issued, I direct that effective retroactively to 12:00 noon on March 22, 2020, the following:

- A.) all companies incorporated under the Companies Act;
- B.) all co-operatives incorporated under the Co-operative Associations Act;
- C.) all societies incorporated under the Societies Act; and
- D.) all other companies, corporations, co-operatives, societies or other bodies corporate incorporated by or under the laws of the Province of Nova Scotia or otherwise; including but not limited to condominium corporations and statutory corporate boards;

shall not hold any statutorily required shareholder or member meeting in-person if doing so would require a gathering of more than 5 people.

In place of a required in-person meeting above, whether or not such is otherwise permitted or provided for or by any other applicable law including an enactment, article, bylaw or governing agreement, I direct that the options provided below shall be permitted:

## 1. Virtual Meeting Option

A virtual meeting, or hybrid of a virtual and in-person meeting, may be held in the place of a required in-

person meeting where the persons entitled or permitted to participate have access to the telephonic, electronic or other communication facility which is to be used and where a virtual meeting is held:

- (i) it shall be deemed an in-person meeting for the purposes of any law of the Province of Nova Scotia including an enactment, article, bylaw or governing agreement;
- (ii) a person entitled or permitted to be present who, through telephonic or electronic means, votes at or establishes a communications link to the meeting shall be deemed to be present at the meeting;
- (iii) it shall be deemed to be held at the place where

~ Continued on page 6



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# REALLY A PANDEMIC & STAYING AT HOME

~ By Thomas Birchall, CCI-NS Secretary

In our last article we talked about the transition plan and the five stages. This article was going to deal with compliance and now things; however, rather than focusing on the transition to self-management, I thought this article should deal with compliance and now things considering the COVID-19 virus.

Obviously, we are in a new reality when it comes to compliance; owners/tenants self-isolating, physical distancing, direction regarding AGMs are affecting our ability to manage and govern. We must follow the direction of our elected officials at all levels of government and we need to pay attention to how “essential service workers” are employed. Moving companies, cleaning services, landscape and pool companies are just a few essential services supporting us and who may have different physical distancing protocols than the rest of us. Compliance is more important than ever to ensure as we ensure the safety of our Owners, Tenants, and service personnel equally.

Closely aligned with compliance is common sense. Being text-book right is not always the best policy. An example of this is self-isolation. While an Owner must remain in their unit when they self-isolate, they still need delivery of groceries, a way to get rid of garbage, get their mail, and pet concerns to name a few.

Recently a manager asked me whether they had the right to ask their Owners whether they were self-isolating or not, citing privacy concerns. We sent out a request to all our Owners in mid-March asking who was out of province and out of country. We then sent out a note asking for volunteers to assist those who were self-isolating. Through a targeted email we sought the support and input of those out of province and what level of support they required. We also sent out the Government of Canada information circulars – in most cases while the Owners were still out of Province. Generally, our Owners were very appreciative and most forthcoming in their needs. (At one of our recent video conference-calls with the Owners, we had one of those self-isolating talk about their experiences - which helped us develop a sense of real family and mutual support.)

In today's environment compliance is fluid and when in doubt ask your legal counsel or local civic Councillor for guidance.

“Now things” is interesting; we are having to communicate differently; my schedule now has a standing appointment to hear the PM talk, in mid-afternoon I tune in the Premier, video conferencing has become a staple, my gas costs have reduced, my restaurant experiences has changed and

~ continued on page 8



## 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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# Caring for your dog during the coronavirus pandemic

~ Taken from the archives of CCI National  
Last updated 3 April 2020

To protect the most vulnerable in our community it's vital that we all work together to reduce the spread of coronavirus. Reducing social contact goes against our nature, but for dog owners, self-isolation creates an extra set of problems.

## Summary

- You can still walk your dog, so long as you are not quarantined due to coronavirus symptoms in your household. Each adult in your household should only go out to exercise once a day, but you can take it in turns to walk your dog to help keep them active.
- Be prepared: ensure that you have dog food, poo bags and medicines for your dog to see them through a possible two week quarantine period.
- If you do go into quarantine, you should not leave your house. You can exercise your dog in your garden or around your home, but if you are unable to do this then you can ask someone to walk your dog for you, but you do need to take certain precautions.  
Wash your hands

Currently there is no evidence that dogs are affected by COVID-19, or that they can transmit the virus to other humans (read more about whether dogs can catch coronavirus here). As with any surface, if someone with COVID-19 touches, sneezes or coughs on a dog, the virus could temporarily contaminate them. Although we don't know how long COVID-19 can survive on surfaces, scientists think that it could range from a few hours to several days, depending on the type of surface, how warm it is and levels of humidity.

During this time you should maintain good hygiene practices. Bath your dog often and thoroughly wash your hands with soap and hot water before and after you:

- Feed them
- Touch them
- Touch their toys
- Touch their bedding.

It's also a good idea to try to avoid them licking or kissing your face and sharing your food with them. This advice

~ Continued on page 8



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# Financial Considerations of COVID-19 ~ Continued from page 2

## Additional Information:

- For eligibility criteria and instructions on how to apply visit the CRA website

## Nova Scotia Worker Emergency Bridge Fund

(Nova Scotia Only)

### Brief Description:

- A one-time payment of \$1,000 to workers or self-employed individuals laid off due to COVID-19
- Application details expected the week of April 6th

### Personal Tax Deadline Extension

#### Filing Deadline

- Old due date: April 30, 2020
- New due date: June 1, 2020
- Deadline for self-employed individuals has not changed (still June 15, 2020)

#### Payment Deadline

- Old due date: April 30, 2020
- New due date: September 1, 2020, including self-employed individuals

#### Additional Information

- Even though the filing deadline has been extended, you

should still file your personal tax return early to receive any tax refund and avoid interruption of benefits such as the GST/HST credit, Canada Child Benefit and/or other rebates

## Canada Child Benefit

- One-time extra payment of \$300 per child will be distributed to those that receive the Canada Child Benefit
- No action is required. This will be distributed as part of the regular CCB payment in May 2020

## GST Credit

- One-time payment averaging \$400 for single individuals and \$600 per couple for low income families
- No action is required. If you are eligible, you will receive it automatically with payments starting April 9th

## Mortgage payment deferral

- On a case-by-case basis, individuals may be eligible for mortgage payment deferral options
- Interest will continue to accrue even though payments are deferred
- Contact your financial institution for eligibility and application

## Holding Meetings - Direction of the Minister under a Declared State of Emergency

~ continued from page 3

permitted in accordance with an enactment, article, bylaw or governing agreement;

- (iv) where consistent with this directive, all other requirements for a meeting should be met including, but not limited to, quorum, record, and notice ; and
- (v) the telephonic, electronic or other communication facility used for the meeting permits all participants to communicate adequately with each other during the meeting.

### 2. Meeting Deferral Option

A required in-person meeting can be deferred, without penalty or recourse, for a period of up to 90 calendar days after the last date of the declared state of emergency, and where a meeting is deferred all person entitled or permitted to be present for the meeting must:

- (i) be notified in advance of the date of the meeting as required by the applicable law for the corporate body including an enactment, article, bylaw or governing

agreement, and where none is provided no less than 7 calendar days advanced notice; and

- (i) be provided the notice by any method permitted by the applicable law for the corporate body including an enactment, article, bylaw or governing agreement

Please note that these directions are in addition to any requirements established in a Medical Officer's order under the Health Protection Act.

A failure to comply with this direction could result in a summary conviction with fines between \$500 to \$10,000 for individuals and up to \$100,000 for a corporation per incident.

This direction will remain in place for the duration of the Provincial State of Emergency unless it is terminated in writing by me earlier.

Dated April 11, 2020.

Hon. Chuck Porter  
Minister of Municipal Affairs and Housing

# Renting Your Condo During COVID-19

~ By Lorena MacDonald, Managing Partner, Open Door Property Management

Well we all know there are rules when you rent your condo, but now more than ever it is time to follow them to the letter. As the owner of a condominium, you have the right to rent that unit. You need to inform your tenant of the corporation by laws and many condos have a handbook or procedures manual and your tenant must be made aware of their importance.

Living in a condo means you have agreed to live in your unit, without infringing on the enjoyment and safety of your neighbors. This may have seemed to be a reasonable expectation, but now, the safety of your neighbors has been taken to a whole other level.

Often you find a tenant that will treat your condo as if it were their own home, but at the end of the day isn't. When your condo board sends around a notice, do they pay as much attention to it as they would if they owned the condo.

As the owner, you or your private manager should contact your tenant to explain the importance of memos and notices. Condo corporations are struggling to keep their buildings secure. Most buildings have seniors who are high risk to not recover from this virus. You as the owner must stress the importance of this to your tenant.

You might be bringing tradespeople to your unit, again check with your Board or Manager. They may be limiting access at this time or have reduced hours. Common areas such as party rooms and fitness rooms will be closed. Make sure your tenant understands that they are not to be used.

You may be looking for a new tenant. If so, contact the Board of Directors or the Property Manager and ask them which elevator or hallway they should use. Superintendents may need to notify nearby unit owners so they can alter plans so they are not meeting people in areas where social distancing is not possible.

Supers and cleaners may also want to wipe down and sanitize areas where people have been occupying for a move.

Above all, be respectful, ask your tenant to go the extra mile to comply with the rules. This is a difficult time for all of us and added uncertainty won't do anyone any good. The last thing to remember, is that it is your unit and tenant occupied or not, you are responsible for their behaviors. It is always best to be clear with the rules and expectations up front, then to deal with problems later.

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



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## REALLY A PANDEMIC & STAYING AT HOME ~ Continued from page 4

even my family interactions are different. I am not bored! Within the context of the Condominium Corporation, not much has really changed. We still have our regular coffee club gatherings every Monday morning – now via Zoom Video Conferencing. Our seminar program is unchanged except we are doing them on-line. Maintenance is still going ahead but we have some procedures in place to protect both the Owners and workers. Our Common areas are generally closed. We have established an ad hoc committee to see how, if at all, we can open our pool (the idea being we are doing this in consultation rather than by unilateral decree). Our guest suite is being held exclusively for family members living in the same unit who are NOT in isolation, allowing those in isolation more room to move and protecting the others.

We have established a process to get cars repaired (i.e. summer tires). One couple living together takes their own car and their neighbour's car to be repaired, they then come home in their own car after dropping off the neighbour's car. This process is reversed when the car is ready for pick-up. The car Owner is not reliant on taxis, buses, or some other family member who is not living with them to get around. Another way is to simply lend your car to one of your neighbours; however, there could be insurance and disinfecting considerations. Point is to think outside the box in how we look after each other.

I recommend a video conferencing software, whether it is Zoom, skype, messenger, hangouts, tik-tok, facetime or any of the myriad products available; they all allow you to connect with each other. My best advice is to ensure whoever is moderating that they clearly know the

product being used. I recently held a seminar with over 58 participants over a two hour period and it worked flawlessly in large part because I took the time to learn the limitations of the video conferencing software and both the presenter and the "host" had a dry run before the seminar. The presentation included power-point slides, video and a Q&A session

As Boards and managers, it is our responsibility to keep our Owners informed and engaged in the dialogue. The incidence of minor maintenance issues being reported is due in part to Owners staying at home. Your Board should be looking for ways "to do" not for ways "not to do". Use this opportunity to build policies that work, be flexible, be compassionate, and above all be receptive to new ideas no matter how crazy they seem.

Coming next: "I didn't know I had to do that!" or "I'm still staying at home and very bored"

*I have three requests:*

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

## Caring for your dog during the coronavirus pandemic ~ continued from page 5

is generally good practice as dogs can sometimes carry common bacteria which can also be passed on to humans.

### **Walking your dog**

If you are not quarantined because you, or a member of your family, have shown signs of coronavirus, then you can still take your dog for a walk. The government currently advises that you only leave your house once a day to exercise. This means that:

- You may have to reduce walking your dog to once a day. To help keep your dog stimulated we've provided some hints and tip at the bottom of this article.
- Households with two or more adults can walk their dog more than once a day if they take it in turns to take the dog out.

When walking your dog you should practice social distancing by avoiding busy areas and keeping at least two meters (or three steps) away from others, particularly those that you think may be vulnerable.

### **Asking others to walk your dog**

The government measures set out state that you can ask

a friend or relative to take your dog out for you if you are self-isolating, vulnerable or elderly, but let them know in advance if you are self-isolating and follow government guidelines and social distancing measures when handing over your dog. Always wash your hands before and after handling your dog and ask whoever walks your dog to do so as well. Advice from the Kennel Club and other experts on how specifically to walk someone else's dog safely during the pandemic can be found locally.

Further government guidelines on how to safely help others during the pandemic can be found here

### **Taking your dog to the toilet**

So long as you, or a member of your household, has not shown signs of coronavirus then you can take your dog to the toilet, but remember that you should only be going out to exercise once a day. During this difficult time you could:

- Share responsibility for taking your dog on walks to go to the toilet with other adults in your household so that they can get out more than once
- Let them go to the toilet in your garden

*~ Continued on page 13*

# Top Tips for Working from Home

~ by Stephen Ritchie, Managing Broker, Air Realty

When you're used to driving to the office every day, sitting through long meetings, and sharing a community microwave, working from home can sound pretty darn good.

It's a nice option to have but working from home takes a special kind of discipline and flexibility. This is especially true if your spouse is also working from home or if your kids are out of school. If you're new to home-office life, here are a few tips to help it go smoothly.

## **Eat and drink—the right stuff at the right time**

It's easy to get caught up in work and forget to eat or stay hydrated during the day. It's also easy to take too many trips to the kitchen for snacks and overdo it on the potato chips. Try to stick to your usual mealtimes, and stock up on healthy food to resist the temptation to snack all day.

## **Build in exercise**

Working from home means you're out of your regular routine. You're not moving around your office or stopping at the gym on your way home. Make exercise a part of your new routine. Schedule it on your calendar or set a reminder on your phone. There are tons of ways to get in a workout from home—especially now, since a number of gyms and fitness experts have put their workouts online for free.

## **Be one with the mute button**

It might be cute to hear the dog or kids in the background of a call—once, but don't make a habit of it. Even small noises, like ruffling papers, can be amplified over a cell phone. Get used to hitting mute when you're on calls from home to eliminate the background noise and embarrassing interruptions.

## **Designate a work-only space**

This may be easier said than done. In some homes, there just isn't space for a dedicated home office or even a bedroom with a door you can close. Do what you can to find a private space you can make your own while you're working from home. It can increase productivity, and it also allows you to separate work from your personal life.

## **Make a schedule**

"Set a schedule, and stick to it...most of the time," said PCMag. "Clear guidelines for when to work and when to call it a day helps many remote workers maintain work-life balance. That said, one of the benefits of remote work is flexibility, and sometimes you need to extend your day or start early to accommodate someone else's time zone. When you do, be sure to wrap up earlier than usual or sleep in a bit the next morning to make up for it."



## **Be social**

Working from home can feel isolating, especially if you get energy from your regular workspace and colleagues. "One undeniable loss is the social, casual 'water cooler' conversation that connects us to people," said NPR. "To fill the gap, some co-workers are scheduling online social time to have conversations with no agenda." Use chat and video apps if you miss real-time interaction.

## TRACK YOUR EXPENSES IF MANDATED TO WORK AT HOME DURING COVID-19?

~ By Natalie LeBlanc, Trinity Wealth Partners

The necessity of a home office is a new phenomenon to many Canadians now that we're working from home to keep our distance and "flatten the curve". If your employer has implemented these work-from-home procedures, you should be able to reduce your income tax bill by claiming the space in your home that you have now designated for work!

Now is the time to start tracking all of the expenses that keep your home running: Rent

- Rent
- Power/Water Bill
- Phone/Internet Bills
- Cell phone (if you use it for work)
- Home heating (ex. furnace oil)
- House/Tenant Insurance
- Vehicle expenses if applicable
- Office supplies (ex. printer, ink, scanner, laptop)

You cannot claim 100% of these bills unless they go to 100% of your workspace. Generally, you would claim a percentage of the bills that equates to the percentage of their use toward work. For example, if your office is 20% of the space in your home, you would claim 20% of your heating/rent/insurance, etc. If you purchased a printer for work use that you aren't being reimbursed for, you would claim 100% of the printer's cost.

Speak with your employer about signing a T2200: Declaration of Conditions of Employment to approve claiming your home office expenses. It doesn't cost them anything to do, and should save you money on your 2020 tax bill.

# CONDOMINIUM FEES AND COVID-19

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

These are uncertain times as everyone grapples with the financial ramifications of COVID-19. We are facing financial uncertainty as this pandemic and the measures in place to keep us safe are extended.

The Nova Scotia Government has launched the COVID19 Rent Deferral Support Program to respond to concerns raised due to job loss. Landlords and tenants are also coming to agreements in respect of reduced or deferred rent. For condominium corporations, this raises the question as to whether similar steps should be taken in respect of condominium fees.

The short answer is NO. Condominium fees are not rent. Condominium fees are not paid to a corporation in order for the corporation to generate profit, rather condominium fees represent each unit's share of the common expenses which a condominium corporation incurs on their behalf. A condominium has monthly costs which must be met, such as suppliers, wages, utilities and building maintenance. These costs do not disappear even though we are facing a pandemic.

If a unit owner cannot pay their fees this can lead to cash flow issues for the corporation and result in the Board not being able to manage the affairs of the corporation.

If an owner finds themselves in financial distress, they need to turn to the government for assistance, through the programs which are being announced to address loss of income, or they need to contact their bank to address their mortgage payments. There is no scheme currently in place, nor does the Condominium Act allow for a condominium corporation to "loan" funds to an owner until such time as they can repay it.

That said, these are difficult times, especially for those of us living in community and as such, a Board may be approached about a deferral and consider providing same. If you are intending to grant deferrals, it is recommended that you contact your legal counsel before doing so.

Another consideration is whether a partial deferral would be appropriate, this would allow for the condominium to maintain cash flow while also providing assistance to an owner.

In the event that a deferral is granted, it is important to realize that a deferral is really the Board being on notice that an owner intends to fall into arrears. As such, what is being discussed between the owner and the Board is how those arrears are going to be addressed.

It is important that the documentation confirming the deferral is very specific and covers the following areas:

- Duration of deferral;
- Whether interest and late fees will be charged, and if so how/when they will be charged;
- Date upon which all funds must be repaid; and
- Confirmation that failure to pay will result in a lien being recorded against their unit and the normal collection and foreclosure process followed.

Any outstanding condominium fees, owing as per a deferral need to be documented on the Estoppel Certificate to ensure they are collectable upon the sale and/or mortgaging of a unit.



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[www.bonniehutchins.ca](http://www.bonniehutchins.ca)



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# BFL CANADA Fraud and Cyber Crime

## WATCH OUT FOR COVID-19 FRAUD

~ Submitted by Edmund Nix, CCINS Board Member

### Overview

In crisis situations it is not unusual to observe increased risk levels of cybercrime, and today's COVID-19 pandemic is no exception. This article offers insights into Social Engineering, the most prevalent compromise technique. We will describe popular social engineering exploits based on the COVID-19 pandemic and provide related recommendations and resources for improving your cyber safety.

Humans are the weakest link in Cybersecurity  
Many naturally picture cybercrime as bad actors in dark rooms targeting technical system vulnerabilities. However, the reality is that the vast majority of attacks are not directly aimed at systems, but rather they target the weakest link in the chain—humans! These types of attacks are broadly called Social Engineering and experts estimate that they accounted for 60% of breaches in 2019.\*  
Expect attacks on multiple channels

Many COVID-19 based scams have appeared in recent weeks, and fraudsters are perpetrating these through just about every available channel, including email, text messages and phone calls, social media, websites, etc. Here are a few popular techniques in use:

- Phone calls claiming to be from government agencies, such as the Canada Revenue Agency (CRA), Service Canada or Public Health Agency of Canada. The caller may report that you are receiving financial relief related to COVID-19 and request that you provide your credit card details to expedite the receipt of funds.
- Text Messages impersonating utility companies or popular video streaming services offering a service refund as a goodwill payment due to COVID-19. A link will be provided for the user to collect the refund, where this link actually directs the user to a fraudulent website requesting user credentials and/or credit card details.
- Phishing emails masquerading as COVID-19 information bulletins from health agencies. These emails may include malicious links or attachments that can be used to install malware on your computer. The effect of this malware can range from data theft and exfiltration to an outright crippling of your computer, with a ransom demanded to get it working again.
- Donation requests are also popular scams seeking to exploit the compassionate. Fraudsters make requests for donations allegedly to support victims, research or the production of essential COVID-19 personal

protective equipment (PPE). These have been conducted via phone calls, websites, text messages and email, typically requesting credit card details to process the donation.

Applying extra caution and vigilance will help keep you safe

While many of these attacks leverage technology, keep in mind that they are primarily relying on exploiting human trust and error in order to succeed. This means that vigilance and caution are simple but critical tools that can help keep you safe. Here are a few tips to keep in mind:

- Do not provide your personal or credit card information to anyone over the phone, especially on an unsolicited call.
- Never click on suspicious links or attachments in emails.
- Do not forward suspicious emails, links or attachments to others. A common mistake is to forward to friends asking if they think it is a scam—this just helps the scam propagate! Use the Government of Canada charity search to verify charities prior to making donations.
- [https://apps.cra-arc.gc.ca/ebci/hacc/srch/pub/dsplyBscSrch?request\\_locale=en](https://apps.cra-arc.gc.ca/ebci/hacc/srch/pub/dsplyBscSrch?request_locale=en)

### Helpful Resources you can trust

- Canadian Anti-Fraud Center <https://www.antifraudcentre-centreantifraude.ca/features-vedette/2020/covid-19-eng.htm>
- World Health Organization <https://www.who.int/>
- Public Health Agency of Canada <https://www.canada.ca/en/public-health.html>
- Government of Canada's COVID-19 Economic Response Plan <https://www.canada.ca/en/department-finance/economic-response-plan.html>

\* Based on the 2019 Trustwave Global Security Report

**PLEASE MAINTAIN 6 FOOT DISTANCE**



What we do today  
will define tomorrow

# COVID-19 — BE PREPARED

Canada's health system is ready to respond to cases that arise in Canada, but it is important that individuals and communities are ready if there is widespread illness here at home.

## Plan Ahead

Take time to consider what you will do if you or a family member becomes sick and needs care. Think about:

- f What food and household supplies you need for you and your family
- f What medicines you need, including renewing and refilling prescriptions ahead of time

Discuss your plans with your family, friends and neighbours, and set up a system to check in on each other by phone, email or text during times of need.

## Get Prepared

Have supplies on hand so you do not need to leave your home if you become ill. Add a few extra items to your grocery cart every time you shop. This places less of a burden on suppliers, and can help ease financial burden on you as well.

Stock up on:

- ▶ Dried pasta and rice
- ▶ Pasta sauces
- ▶ Canned soups, vegetables and beans
- ▶ Pet food and supplies
- ▶ Feminine hygiene products
- ▶ Thermometer

## Stay Healthy and Limit Spread

- ▶ Diapers
- ▶ Soap
- ▶ Alcohol-based hand sanitizer
- ▶ Fever-reducing medications (acetaminophen or ibuprofen for adults and children)
- ▶ Facial tissue

- ▶ Toilet paper
- ▶ Paper towels
- ▶ Plastic garbage bags
- ▶ Dish soap
- ▶ Laundry detergent
- ▶ Household bleach
- ▶ Household cleaning products

▶ Wash your hands frequently with soap and warm water for at least 20 seconds.

▶ Sneeze or cough into your arm or sleeve.

▶ Consider a wave or elbow bump in place of a handshake, hug or kiss.

▶ Reduce your exposure to crowded places by shopping or using transit during non-peak hours.

▶ Encourage those you know are sick to stay home until they no longer have symptoms.

▶ If you become ill, stay home until you are no longer showing symptoms. Contact your health care professional or local public health authority and tell them your symptoms. They will give you advice about what to do next.

## Stay Informed

For more information on coronavirus:

1-833-784-4397

[canada.ca/coronavirus](https://canada.ca/coronavirus) | [phac.info.aspc@canada.ca](mailto:phac.info.aspc@canada.ca)



## Caring for your dog during the coronavirus pandemic - *continued from page 8*

- Let them go to the toilet in your garden
- Let them go to the toilet just outside your front door if you do not own a garden.

If you need to take your dog out for a walk to use the toilet, remember to practice social distancing and keep 2 meters, or three steps away from others.

Be prepared and check that you have enough poo bags to see you through a period of quarantine.

If you are quarantined because you, or a household member has shown signs of coronavirus, you should not take your dog for walks to go to the toilet. Instead, give them regular access to the garden so they can go to the toilet there. If you do not have a garden then you should let your dog go just outside your house.

### **Dog food**

Feed your dog as normal, but take precautions and plan ahead. At some point you may need to go into quarantine and will be unable to leave the house, so ensure that you have enough dog food to see your dog through one week if you live by yourself, or two weeks if you live with others. If you run short, then friends or family may be able to drop these items off for you, but its best to take steps to prevent this now.

If you are unable to get your usual brand of dog food it's important to introduce this slowly by mixing small amounts of the new food with the old and gradually increase this over a week until you have fully swapped over. If you change a dog's diet too quickly it can give them diarrhoea.

### **Visiting the vet**

Government advice is to stay at home and avoid others unless absolutely necessary. Unless your dog requires urgent treatment you should avoid visiting the vets. If your dog needs urgent veterinary care during this time, call your local veterinary practice and ask them for advice. All vets will only be providing limited services and may be retaining some stocks that may be useful for human health. Your vet will be able to advise on what services they can offer.

If there is an emergency and you are quarantined because you or a member of your family has shown signs of coronavirus, it is vital that you phone your vet for advice. Do not visit the surgery in person as you could infect other people.

### **Grooming**

We have shared some tips from a groomer on how to manage grooming at home here.

### **Medicine**

If your dog is on a repeat medication and you are unable to visit the vets, call them for advice. If you are quarantined due to illness then certain prescriptions may be posted or delivered to you, or you may be able to arrange for someone else to pick them up for you.

### **Visitors to the door**

We're all reducing our social contact at the moment, but you may still need to take a delivery of food or a package from the postman. If your dog likes greeting visitors at the door, make sure you secure them in another room before opening it.

### **Stroking other peoples dogs**

We're all trying to avoid getting too close to other people and it's best to avoid stroking other people's dogs too. If you do pet a stranger's dog, remember to clean your hands with an alcohol based hand gel afterwards, or wash your hands with soap and warm water.

### **Poisons**

One of the most common reasons that dogs are taken to the vets with poisoning is because they have eaten paracetamol or ibuprofen. These are medicines that are found in most homes and so are commonly found by dogs. Since people are concerned about the effects of coronavirus, these medicines are around dogs more frequently than ever before and so dogs are at increased risk. Ensure that any medications are kept out of reach of your dog. If you are unwell and need to take any tablets make sure that you or someone else puts them away in a cupboard that is inaccessible to your dog.

Never put alcohol-based hand wash or disinfectants on your dog, as this could irritate their skin or may be poisonous if it's licked.

### **Quarantine advice**

If you have signs of coronavirus try to keep interaction between you and your pet to a minimum. If possible ask others in your household to care for them while you are unwell. Thoroughly wash your hands with soap and hot water before and after feeding your dog, touching them, or touching their toys or their bedding. It's also a good idea to try to avoid them licking or kissing your face and sharing your food with them. Bath your dog regularly.

Keeping your dog entertained and stimulated We are all being asked to stay home and although this may be difficult and frustrating for us and our dogs, it is temporary and there are many things that we can all do to help make it easier.

Bored dogs are unable to cope with a lack of stimulation and may show signs of behavioural issues, so it's important that you supplement their normal exercise routine with activities in your home and garden to keep them entertained.

If you or a member of your household show signs of coronavirus it's important that you stay inside. You should not take your dog for a walk yourself and if you are unable to exercise them in your home or garden then you can ask someone else to walk them for you, but you should take precautions to avoid the spread of COVID-19.



## 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
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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.....	902-403-3001

### INSURANCE SERVICES

Walter Tingley .....	Crawford and Company (Canada Ltd.) .....	902-497-1332
Edmund Nix.....	BFL Risk & Insurance.....	902-404-1104
Ken Myers.....	Gateway Insurance Brokers .....	902-431-9300

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Devon Cassidy.....	Cox & Palmer .....	902-491-3029
Pat Cassidy, QC, ACCI .....	Cox & Palmer .....	902-491-3022
Craig Berryman .....	Cox & Palmer .....	902-491-3026

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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

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

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Stacy Wentzell, FRI, ACCI .....	Harbourside Realty Limited .....	902-456-2740
Bonnie Hutchins, FRI .....	RE/MAX Nova .....	902-488-2820
Alex Astbury, FRI, ACCI.....	Red Door Realty.....	902-499-1119

### RESERVE FUND STUDIES

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

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.