ASSURANCE IN INSURANCE

RSDH

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COME ONE, COME ALL: ANNUAL HOLIDAY OPEN HAUS Thursday, December 5 | Club Haus | 7PM | Enjoy festive treats + community

Board of Directors

Don McKenzie President

Gavin Creighton Vice President

Michele Mackay Secretary

Kerry McWilliams Treasurer

Shelley Proskow Member-at-Large

Site Office

Office Hours Monday-Friday 8:30 AM-4:30 PM

Site Supervisor Email: office@redhauscondos.com Phone: 403 452 8800 24-Hour Line: 403 230 4814 Fire, Medical, Police Emergencies: 911

Red Haus lifestyle requests can be made at www.redhauscondos.com

Please ensure parking are submitted during office hours.



NEW INSURANCE PREMIUMS UNAVOIDABLY INCREASING MONTHLY CONDO FEES

Yes, you read that correctly. Brace yourselves, folks. Red Haus condo fees will be increasing dramatically on **January 1, 2019** due to an unprecedented sore in the Corporation's annual insurance premiums. The sting is being felt by condominium projects province wide.

Preceding our insurance renewal this month, BFL Canada Insurance Services Inc. (our insurance broker) prepared the Board for a shock. So, prior to renewal, BFL shopped our policy around to numerous insurance companies to attain the very best possible rate. The most optimal solution has resulted in an annual premium jump from \$204,576 to \$673,670 – a whopping 330% increase.

Premium increases are largely due to universal insurance hikes across the industry, affecting condo projects in Alberta and the rest of the country – completely out of our control. **The Board has no direct recourse but has sent a letter of concern to Service Alberta and may pursue media attention on our owner's behalf.**

Red Haus annual premiums are affected by THREE other factors, which we can't change either:

- 1. Mere size of our project makes it challenging for many companies to insure us (122.5M)
- 2. That we're a wood frame multifamily construction, which presents six-times the risk for insurers
- 3. Resident carelessness resulting in claims that affect our premiums. (Most costly incidents are repeatedly linked to flooding damage due to burst pipes from open windows in cold weather so please, <u>don't open your windows in cold weather</u>. And if you spot a window ajar, report it.

This premium increase cannot be absorbed by our current monthly operating budget or reserve fund. It must be shared by owners through increased condo fees. Sadly, quite necessary and unavoidable.

The 2020 operating budget (sent to owners) will contain your adjusted condo fee with supporting documentation. Please watch your email and mailbox for more information. Of note, <u>deductibles for</u> <u>contents insurance have increased from 25,000 to 50,000 – ensure your policy is updated accordingly.</u>

FACT:

Since 2006 (Red Haus' inception), condo fees have increased \$41 for the standard 1-bedroom unit. As of December 1, that same unit will see its condo fees increase \$66 overnight, solely due to insurance premium hikes.

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DOG OWNER REMINDERS DURING WINTER MONTHS

Dog Owner Accountability. It is estimated that half of all Red Haus units have pets; half of these pets are dogs – so that's over 120 dogs sharing common space with everyone else. That's a lot of dog poop if not managed responsibly. And perhaps due to colder weather and resulting haste, upkeep has been poor.

We ask that dog owners increase their diligence in picking up after their pets, as well as keeping fellow dog-owners accountable – politely offer a poop bag.

Indoor accidents will happen, but owners are entrusted to report and clean up after their pets in elevators, hallways or parkade. *Patios are not permitted for the use of dog waste even if you use pee pads.*

Offenders should be reported to Simco via email including a description of the owner and dog, date, time, and the exist/entrance they used. Include a picture if you can.

Dog-Waste Stations & Disposal. There are *five* dog waste stations located on the property. Dog owners are expected to use the biodegradable bags provided at each station (or your own). *Dispose of waste at any dog-waste station OR in compost bins.*

Urinating Etiquette for Dog Owners. As a courtesy to fellow residents, please help us minimize property damage and foul odors at entrances and exits by discouraging your dog to urinate or defecate immediately upon leaving these doors. If necessary, carry your pet away from the building – we have a large property to explore for dogs and their owners alike.

Mandatory Pet Registration. In accordance with Red Haus bylaws, all pets residing on the property are to be registered. Failure to do so or any breach of the Pet Policy. New and existing owners can register their pet(s) on the Forms page at <u>www.redhauscondos.com</u>.

Failure to comply with Red Haus bylaws and Pet Policy has a \$250 fine (per occurrence).









HOLIDAY (NEIGHBOURLY) "NICE" LIST

- ☑ Patio lights may be hung on railings from Dec 1 Jan 15
- ☑ Artificial trees are welcome (real trees are not due to fire hazard)
- ☑ Wreaths MAY NOT be hung on hallway-facing doors
- ☑ Respectful voice and music volumes in units, patios & hallways
- ☑ Safe disposal of smoking material (never tossed over balconies)
- Sprinkle salt mix (yellow bins) sparingly on concreate only please
- ✓ Eat a gingerbread house, or five

WRONGFULLY IDENDIFIED BY NEWSOUTLETS IN CO LEAK

On Wednesday, November 6th, Red Haus Condos was incorrectly implicated by local media in experiencing a carbon monoxide leak forcing an early morning evacuation. For clarification, this was factually incorrect and did not occur at Red Haus. The condo complex in question was Royal Oak Pointe, located next door. A correction has been formally requested by the Board of Directors and Simco Management.

RECYCLING, COMPOSTING, GARBAGE DISPOSAL

Please take extra care when disposing of recycling, compost and garbage materials in their respective bins. Refer to signage in waste paddocks or the City of Calgary website for more direction. Never leave waste bags in the hallways. These items are to remain in your unit or be delivered to their respective disposal point. Double bag waste to prevent dripping on carpets. Should a fellow resident not comply, please report them to your Site Supervisor.

SIMCO LAUNCHES DAY-TO-DAY RESIDENT COMMUNICATION PORTAL

Simco Management has launched its resident communications portal, Condo Control Central (CCC). It will be used by Simco to share day-today notices, events and announcements. It also allows you to submit service requests and track progress. Simco has emailed login instructions and a temporary password to those on their contact list. Not in the loop? Email Community Manager, Tash Burgess at

tasha@simcomgt.com or phone her at (403) 234-0166, ext 4028

BEWARE OF CHILDREN PLAYING

Children continue to play and ride their bikes in the parkade and outdoors during winter months. Please exercise extra care and respect for the 10KM speed limit on roadways and in the parkade.