



## THE VILLAS OF ROCKY RIDGE RANCH

Condominium Corporation No. 9811303

c/o 113 Rocky Ridge Villas NW  
Calgary, AB T3G 4R2  
Website: rockyridgevillas.ca

# Villa Views

May 2021



## Around The Villas

### WELCOME TO THE NEWEST VILLAS RESIDENTS

The Board extends a warm welcome to the new owners at #211. They moved here from the Coach Hill district at the beginning of May and have been making the acquaintance of all their nearby neighbours ever since. We hope they will enjoy living in our villa community as much as we'll enjoy having them as neighbours!

### EAVES TROUGH UPDATE



As you know, there were a number of concerns identified last year about leaks and inadequacies in the eaves troughs installed in early winter of 2019. Some of those leaks were fixed in late 2020 but more showed up over winter. Russ of Gutter Medic has been contracted to do the work. Ken has reviewed with Russ all the leak issues sent to him earlier this year. We hope to have all the fixable issues completed in the first week of June.

Some of the "leaks" identified by owners were actually overflow caused by ice buildups blocking water flow in the eavestroughs during freeze-thaw weather, especially on villas facing north. In some cases this resulted in water overflow and ice formation on sidewalks. The only way to deal with ice buildup from overflow on sidewalks in the winter is for owners to salt / melt or sand the ice formed so there is no slipping hazard.

### CELL TOWER DEBACLE



As you may be aware the Board of Directors of the Rocky Ridge Ranch Homeowner's Association signed an agreement with Freedom Mobile (a division of Shaw Communication) to allow them to erect a 25-metre-tall cell phone tower in the Ranch Centre's parking lot. This agreement was established without any consultation with the Association's membership. At the end of April, villas residents, and our wider community, finally received an invitation to a virtual Open House information meeting. The meeting took place on Thursday May 20, nearly seven months after the agreement had been entered into. Whether you support the tower in this location or not, we should strenuously object to our HOA doing this without consulting us first before signing any agreement.

Please click the following link and read the message: <http://www.nocelltower.ca>

Respond as you see fit .... please note the tight June 3<sup>rd</sup> deadline for public responses.

## HOW SECURE IS YOUR GARAGE?



On the morning of May 3<sup>rd</sup> one of our owners noticed their garage door, which had been firmly closed the night before, was now open a few feet. Naturally, the owner was concerned that someone may have been trying to break in, but an examination of the garage interior confirmed nothing was missing and no damage had been done. Our garage door openers are programmed with a unique code but there is about a one-in-ten-thousand chance that someone else may have exactly the same code. This is seldom a problem since there are nowhere near 10,000 garages in our vicinity. Still, finding our garage door open does make us uneasy. What can we do to increase our garage security?

To lead us through security issues, it helps to have a veteran member of the Calgary Police Service as our Board's advisor! Gordon Johnston, our Treasurer, saw garage doors open part way many times and says even in the normal operation of a police two-way radio he has seen garage doors act this way. The same is likely also true for EMS or Calgary Fire Department radios. Of course, you could prevent your door from responding by unplugging the garage door motor but that would end the convenience of having a garage door opener! It may, however, allow you to sleep at night. Here are two of the garage security recommendations Gordon suggests:

1. Always keep the inside door between your garage and your home locked.
2. Keep your car locked and windows closed, even in your closed garage.

In addition, here are two other precautions you might want to consider:

1. Whenever you park your car in the garage or elsewhere, always take the garage door opener with you. Do not leave it in the car where it can be seen and possibly stolen. Thieves can look at your registration documents, get your address and drive into your garage using your opener as their key!.
2. If you have a fob instead of an old-school car key, never leave it in the car or elsewhere in the garage.

## GREEN ACRES



The grass that needed replacement has been sodded and homeowners should be watering the new sod so it will take and flourish. Green Acres has judged that some areas (that were not given new sod) will slowly grow in.

Green Acres have worked through quite a few issues, however, a few still remain. Most everyone's irrigation should be operational. There are some exceptions and Green Acres continue to work hard to resolve these issues.

## WHAT IS IN A CONDOMINIUM UNIT OWNER'S INSURANCE POLICY?

There is coverage of several types:

### Personal Property



In general terms, this coverage includes all the content items a unit owner brings into the unit or keeps in their garage such as furniture, electronics, clothing, etc. Most policies will also cover the personal property while it is temporarily off premises, with you on vacation, for example.

### Additional Living Expenses

This coverage helps unit owners and their families deal with the extra expenses that can often result if their home is made unfit for occupancy due to an insured loss or damage. Whether it is a fire or significant water damage due to no fault of their own, unit owners may have to move out while their unit is being repaired. In the case of an investment unit, this coverage helps pay the owner's rental income loss due to the tenant being forced out.

### Betterments & Improvements

Many owners spend considerable money making the unit their own; old carpet is replaced with hardwood flooring, cabinets and countertops are updated and fixtures changed. A unit owner's personal insurance policy must provide coverage for these items, which are specifically excluded from coverage under our

corporation's insurance policy on our buildings. Our building policy promises only to restore damaged units to the state the builder left them when our condominium was established. This 'original' state is described in the Standard Insurable Unit Description, which can be viewed on our website at [http://rockyridgevillas.ca/Standard\\_Construction\\_Specs\\_For\\_Villas.pdf](http://rockyridgevillas.ca/Standard_Construction_Specs_For_Villas.pdf)  
Any improvements made beyond this state, whether made by you or a previous owner, must be insured by your own unit owner's personal insurance.

### **Condominium Deductible Assessment**

As of January 1, 2020, Boards were given the authority to recover restoration expenses up to the amount of the corporate policy's deductible from a unit owner. This can be done **without any requirement to prove negligence** on the part of the owner or occupant. Up to the current maximum of \$25,000 can be collected when damage originates from within a unit. Unit owners need not be liable for this significant assessment. A unit owner's personal policy will pay this deductible on their behalf. Owners must ensure they have adequate deductible assessment coverage so their policy will pay the corporation's highest deductible (in our case, it is \$25,000 for water/sewer backup).

### **Condominium Protection Includes:**

#### **Unit Additional Protection**

This coverage for your unit will be available only under three circumstances, and will be subject to the limit on your policy: if your corporation has no insurance, if its insurance is inadequate or if its insurance is not effective.

#### **Personal Liability**

At home or pretty much everywhere in the world unit owner's policies will also provide comprehensive protection for claims against them for property damage and bodily injury.

## **WHAT TO DO WHEN AN INSURED LOSS OCCURS**

1. The first step is to notify the insurance company that had drawn up your unit owner's policy.
2. Your insurance company will know that you live in a condominium so they will ask for two documents to be sent (usually emailed) to them: a copy of our insurance policy on our buildings (as provided by BFL), and a copy of our bylaws (both can be obtained from our condominium's website).
3. Next, your insurance company will need to have someone assess the damage. If it exceeds \$25,000 then part of the restoration will be paid for by the BFL policy on our buildings. If the damage is less than \$25,000 then your insurer will be paying for the restoration. You will be responsible for paying whatever the deductible is on your own policy.
4. In the case of a water damage claim the insurance company will want to act quickly to avoid mould formation.
5. Usually, insurance companies have their own contractors to provide the clean-up and restoration work.

**If you get a LOAN at a bank, you'll be paying it back for 30 yrs.  
If you ROB a bank, you'll be out in 10 yrs.  
Follow me for more financial advice**

**Apparently, it's only appropriate to say "Look at you! You got so big!" to children.  
Adults tend to get offended.**

**Two things to make your day better:**  
• **Do not watch the news.**  
• **Stay off the bathroom scales.**