



Condominium living

Tips to follow during a wildfire and its recovery

Payment of condominium contributions while evacuated

The [Condominium Property Act](#) (CPA) authorizes condominium corporations to levy contributions (also known as condominium fees) on owners to pay expenses necessary for the control, management, and administration of the common property and to pay for insurance premiums and other obligations of the corporation. Contributions are due and payable by owners unless otherwise specified by the board. Overdue contributions that remain unpaid by owners can result in serious consequences for owners, such as registration of a caveat on title and possible foreclosure of an owner's condominium. Even if an evacuation order is in place, a condominium corporation will have expenses. Owners who are uncertain about making payments may want to speak to their board, manager, or a legal professional for advice.

If contributions are not paid at least 30 days prior to a vote being taken, either at a general meeting or by written resolution, owners who remain in arrears are not entitled to exercise their voting rights.

When a natural disaster has been declared, the [Condominium Property Regulation](#) allows condominium corporations, in certain emergency situations, to access reserve funds to cover operating shortfalls resulting from an owner's inability to pay contributions. For additional information, go to the [Condominium information page](#) on alberta.ca and download the [tipsheet](#) located under "Reserve Funds."

Responsibility for repairing fire damage

When there is damage caused by a fire the responsibility for repairing damages may vary depending on whether the units are bare land units or the units are located in a building (i.e., a conventional condominium). Responsibility for repairs also depends on what the bylaws of the corporation say regarding responsibility for improvements within the unit.

The CPA requires every corporation (with some exceptions for bare lands) to maintain insurance on the common property and units against loss resulting from destruction or damage caused by fire.

Condominium corporations must approve and register a standard insurable unit description (SIUD) that describes the fixtures and finishings inside the unit that the corporation's insurance will cover and replace in the event of an insurable loss. For additional information on SIUD, go to the [Condominium information page](#) on alberta.ca and download the [tipsheet](#) under "Insurance." Typically, in a conventional condominium, the corporation's insurance policy will provide coverage for the building structure and standard fixtures and finishings inside the units as described by the SIUD. This coverage would not include any material upgrades (betterments or improvements) made by the unit owner or previous owners.

Generally, owners of bare land units would be responsible for insuring the entire building structure and any exterior property located within the boundaries of the bare land lot. However, owners should check their bylaws for additional rules and obligations regarding insurance, as these requirements vary from corporation to corporation.

If you do not have a copy of your registered bylaws or SIUD, you can obtain them through the Alberta Land Titles Office and its [Alberta Registries Spatial Information System](#) (SPIN2). For more information, including a link to SPIN2, go to alberta.ca and type "Land titles search."

The condominium corporation's insurance policy would not cover any personal contents of the unit owner, guests, tenants or other occupants. Unit owners would be responsible for purchasing unit owners' or tenants' insurance on these items.

Nearly all property insurance policies provide coverage for fire, including but not limited to wildfire. Property insurance is not a mandatory product, unlike basic automobile insurance. This means each insurance company establishes its own property insurance policy wording, coverage limits, and price. Call your insurance company, agent, or broker to assist you.

Timeline for completing repairs

Condominium corporations are self-governing. Condominium boards are elected by and accountable to the owners, who are shareholders of the corporation. Condominium owners concerned about the actions of their board have options to hold the board accountable. For additional information resolving condominium disputes, go to the [Condominium information page](#) on alberta.ca and download the [tipsheet](#) under “Ownership.”

The timeline for a condominium corporation to repair a fire damaged unit will vary, depending on the severity of loss or damages. The start of repair work depends on how soon an insurance adjuster can inspect the units and the common property to assess damage. Other factors affecting the repair schedule include the time it takes to process the insurance claim; whether demolition work must be done on the former structure; scope of the repairs; building permit approval; selection of contractors; availability of materials and workers; and numerous related factors.

Damaged personal belongings

Personal belongings that were damaged, require cleaning, repair or replacement are usually the responsibility of the unit owner as they are usually responsible for their belongings, including furniture. If you have owner’s insurance, call your insurer with any questions. You may be able to obtain a copy of your policy from your insurer. Read the policy closely to see what kind of damage is covered.

If you need help identifying who your insurance company is, you may contact the Insurance Bureau of Canada:

- Call IBC’s Consumer Information Line: 1-844-2ASKIBC (1-844-227-5422)
- Contact IBC by email: AskIBCWest@ibc.ca
Website: <http://www.ibc.ca/ab/> and <http://www.ibc.ca/ab/disaster/wildfires>

Displaced accommodation costs

Most unit owners’ insurance policies provide coverage for additional living expenses if residents are required to leave their homes because of a mandatory evacuation order or if they are unable to return to their homes. Your insurance company may reimburse you for reasonable expenses to cover food, lodging, and other necessities. Keep receipts for expenses you have incurred. Contact your insurance provider to see if you are eligible.

Information for condominium owners and boards

For additional information about the rights and responsibilities of condominium owners and boards, please visit the [Condominium information page](#) on alberta.ca or contact the Consumer Contact Centre at 1-877-427-4088 (toll-free in Alberta), or by email at cs@gov.ab.ca.