

## LAKEVIEW ESTATES (OSCC#111) Owner Update

<b>DATE:</b>	25-mar-2024	<b>FROM:</b>	Sandra Crozier on behalf of the Board
<b>SUBJECT:</b>	<b><u>2024-5 Condo Fees and 2023-4 financial results</u></b>		

The attached document includes the **projected** year end expenses for the current year ending March 31, 2024 and the final budget for the upcoming fiscal year. You will see that we are projecting our expenditures this year to come in under budget (\$7,970.00) leaving our year end operating account balance at \$12,427.00.

In terms of next year, our spending plans require us to increase the monthly condo fee by \$20.01 per unit per month from \$505.00 to \$525.01 including the Rogers Ignite Bulk Agreement fee of \$53.99, the new monthly payment, effective April 1, 2024, will increase from \$558.99 to \$579.00.

\$5.00 of the increase is allocated to the reserve fund with the other \$15.01 going to the operating fund.

The total operating budget of \$210,501 for 2024/25 includes fixed expenses of \$146,238 or 69% of the budget, for Insurance, Lawn and Garden Contracts, Rogers, Mgmt. Fees, an annual Audit, Hydro/Water/Gas, the pool telephone, administration, bank fees, CAO fees and legal fees.

The Maintenance and Repair expenses for 2023/4 were under budget so the estimate for 2024/5 is increased to \$21,800. The estimate includes the cost to repair some of the outstanding paving stone issues, some that were not completed in 2023/4, preventive maintenance projects and other known maintenance requirements.

The Snow Removal expenses for 2023/5 are estimated to come in under budget and the 2024/5 budget is reduced to \$19,000.

The 2024/5 pool and court budget of \$10,050 includes the natural gas required to heat the pool, weekly cleaning of the kitchen and washroom, a weekly visit from a pool maintenance company, while daily maintenance will once again be looked after by our owner volunteers.

Most of the remaining \$13,000 will be used for overseeding of the lawn, removing and replacing three more of the red maples between our driveways as well as replacing damaged bushes, trees and shrubs.

The expected reserve fund balance as of March 31/24 is forecast to be \$95,346 including about \$4,600 in inventory for the siding project, down from \$113,436 last year. Reserve fund contributions for next year will be \$95,213, we are forecasting expenditures of \$123,799 primarily to complete the siding project.

The reserve fund study completed in 2020 forecast the cost of our siding project to be \$440,000 over four years, which would take the amount in our reserve fund down to \$45,000 at the end of 2024/2025. We are forecasting the Siding project expenses to be within 1% of our budget and next years closing balance in the reserve fund to be \$17,000 higher than the 2020 reserve fund study projected.

As required by Ontario's Condominium Act we should have a new reserve fund study available shortly.

## LAKEVIEW ESTATES (OSCC#111) Owner Update

<b>DATE:</b>	June 13, 2024	<b>FROM:</b>	Sandra Crozier (on behalf of the Board)
<b>SUBJECT:</b>	Pool		

A new heater was installed over the weekend, however there was a slight delay waiting for venting parts. It's now operating, so together with the warm weather forecast, we can look forward to a much more comfortable swim. Kudos to those who braved the chilly water these last couple of weeks!

<b>SUBJECT:</b>	Fire Pit
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Our Woodstock Fire Department permit for the fire pit at the pool expired some years ago. Given the environmental conditions, open fire bans, and issues with smoke, the board has decided that our fire pit will no longer be used and will therefore be removed.

<b>SUBJECT:</b>	Garage Door Repair
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While maintenance and replacement of garage doors is an owner responsibility (see Owner Handbook P.11), the Board undertook to paint the doors as part of the siding replacement project. The bottom of the doors was sanded and primed prior to painting, however many doors had varying degrees of rust, some of which has resurfaced.

A number of owners have inquired about how to deal with the rust issue. While replacing the bottom panel is an obvious solution, a bottom door trim kit is another option. At least two units (619 & 657) have used the trim kit. Keep in mind this is not a permanent solution, however should extend the life of the door.

James Smith has kindly offered to install the trim kit for a cost of \$250. If you are interested, he asked that you contact him directly at 519-535-0985.

<b>SUBJECT:</b>	Window Cleaning
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Jason Dempsey's crew will be on site Wed. June 26 through Fri. June 28 to clean all exterior windows, except windows and garden/patio doors that are not accessible from outside. Please ensure all windows are closed prior to their arrival.

If you are interested in having the interior of your windows cleaned, please contact Lisa Ring at [npm@rogers.com](mailto:npm@rogers.com) or 519-485-1594.

<b>SUBJECT:</b>	Resident Directory
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An updated version is available on our website. If any changes to your contact information please contact Sandra Crozier at [sandracrozier55@gmail.com](mailto:sandracrozier55@gmail.com) or 519-290-0207.

## LAKEVIEW ESTATES (OSCC#111) Owner Update

<b>DATE:</b>	July 23, 2024	<b>FROM:</b>	Don Hall, Board Secretary (on behalf of the Board)
<b>SUBJECT:</b>	<b>Siding Project</b>		

The siding project continues to move along as scheduled. With units 643 to 649 now completed, James Smith and his crew are moving onto units 651 and 653 this week. The final block (655 to 661) is planned for completion this fall.

If any questions or concerns please contact George McKnight at 519-533-8984.

<b>SUBJECT:</b>	<b>Roadway and Curb Painting</b>
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We will be repainting the crosswalk and stop lines at both ends of our driveway. The word "STOP" will also be painted in large font in front of the stop line.

We have had a couple of owners fall while travelling over the curb at the pool building, so as a temporary measure we will be painting the entire curb yellow.

Sometime later this year we will be removing the current curb and replacing it with a ramp style curb to provide a smoother transition from the pavement to the paving stones and vice versa.

<b>SUBJECT:</b>	<b>Window Grills</b>
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A number of our units are non-compliant with the requirement for window grills. When originally constructed, these grills were a removable attachment on the interior of the windows. Over time, manufacturers changed the grills to be permanently affixed between the window panes.

After careful consideration, including changes we have previously made to the standard for entry doors and the overall look of windows with and without grills, the Board has decided to amend the rule regarding windows to allow owners the option of having window grills or not.

Below is the proposed revision to the rule in our Owners Handbook (see hard copy or e-version on our website):

Section H - Unit Modification and Property Standards

13. II: Windows

Replacement windows must be casement style, in the approved Almond exterior color (see above). Window grills are optional.

This new rule will go into effect as of September 1, 2024. In accordance with sections 46 and 58 of the Condominium Act, 1998 (copies of which are attached) owners have the right to requisition a meeting by notifying the Board.

<b>SUBJECT:</b>	<b>Landscaping/Common Elements</b>
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1. We expect our landscapers to be on site before the end of July to remove and replace dead boxwoods in the condo/common element gardens. Once completed, we will contact the units involved to ensure awareness and remind about watering.

2. Over the past 18 months, in a general attempt to appeal to owners regarding the rules related to the common elements, we have explained the concept of the collective ownership of and the responsibility for managing our common elements on at least 2 occasions....an owner update on January 30, 2023 and again at the AGM on September 27, 2023.

Properly managing our common elements includes asking owners to abide by certain rules and when it comes to gardens those rules can be found in section H 11 of the owner handbook. As a reminder:

- I. Unless approved otherwise by the Board, all gardens and flower beds are part of the common elements and are generally the responsibility of the Corporation.
- II. The unit owner may make a request, in writing, to the Board for approval to modify (add to, alter, enhance or improve) the gardens around their unit. Such requests will include appropriate drawings or sketches with plant details.
- III. Once approved, the modified garden will be noted on the unit file and the owner will be responsible for maintaining the modified garden.
- IV. All conditions as set out at the beginning of this section apply including that the approved modified gardens shall be the responsibility of any subsequent unit owners unless otherwise arranged during the negotiations held as part of the sale/purchase process and the ensuing sale/purchase agreement.

This slide was discussed during the President's update at last year's AGM (September 2023) as a general "plea" to owners to abide by the rules.....particularly when it comes to how we treat the common elements such as our gardens and lawns.



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*Business Arising from Sept. 26/22 Mtg*

• **Approval to alter Common area**

- Definition of Common Area per our declaration
  - "All of the property, except the units"
- We would like to remind owners that per our declaration **ANY** modification to common area requires approval
- We appreciate all of those who have made request.
  - None were declined last year
- Please do not assume that changes made without approval are approved because there has been no communication – they are NOT.
- If you have made changes and have not issued a request for approval. Please do so now.

In 2021 the Board, with overwhelming owner support, undertook a project to define owner vs. condo gardens and to document, by unit, which gardens in the complex fell under each of those definitions so that we now know what is an owner garden and which ones are considered condo or common element gardens.

At this stage we have seen no applications to make any modifications to common element ("condo") gardens and yet there are some that have obviously been modified in some way.

**The Board is undertaking an initiative to ensure compliance with respect to this section and will be addressing this with specific owners in the near future. In the meantime, if**

**you have any items (plants, structures, decorative features etc.) in a condo garden or any area of the common elements not designated an owner garden please either remove the item(s) or at the very least if you do not have prior written approval from the Board please complete an application for approval for consideration.**

**A blank copy of the Approval Form is attached to this update and when completed it should be sent to Lisa Ring at [npm@rogers.com](mailto:npm@rogers.com).**

**If you would like to discuss any aspect of this with a Board member please contact David Balfour at 226-883-0647.**

<b>SUBJECT:</b>	<b>Annual General Meeting</b>
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The 2024 AGM has tentatively been set for Thursday, September 26<sup>th</sup> at 7:00 p.m. Location to be determined.

Official notice, with appropriate documents will be coming out in early September.

<b>SUBJECT:</b>	<b>Change in Board Leadership</b>
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Sandra Crozier has stepped down as Board president and Garry Honcoop has kindly agreed to step in. Garry was due to take over as President following the September AGM and he has agreed to start his term a couple of months early. Garry's appointment was approved by the Board on Friday, July 19th and takes effect immediately.

Sandra will continue in her capacity as a Board member and is still the lead director for the pool and tennis courts.

## **CONDOMINIUM ACT, 1998, S.O. 1998, CHAPTER 19**

### **Requisition for meeting**

**46** (1) A requisition for a meeting of owners may be made by those owners who at the time the board receives the requisition, own at least 15 per cent of the units, are listed in the record maintained by the corporation under subsection 47 (2) and are entitled to vote. 1998, c. 19, s. 46 (1).

### ***Form of requisition***

(2) The requisition shall,

a) be in writing and be signed by the requisitionists;

b) state the nature of the business to be presented at the meeting; and

c) be delivered personally or by registered mail to the president or secretary of the board or deposited at the address for service of the corporation. 1998, c.19, s.46(2).

### ***Same, removal of directors***

(3) If the nature of the business to be presented at the meeting includes the removal of one or more of the directors, the requisition shall state, for each director who is proposed to be removed, the name of the director, the reasons for the removal and whether the director occupies a position on the board that under subsection 51 (6) is reserved for voting by owners of owner-occupied units. 1998, c. 19, s. 46 (3).

### ***Duty of board***

(4) Upon receiving a requisition mentioned in subsection (1), the board shall,

a) if the requisitionists so request in the requisition or consent in writing, add the business to be presented at the meeting to the agenda of items for the next annual general meeting; or

b) otherwise call and hold a meeting of owners within 35 days. 1998, c. 19, s. 46 (4).

### ***Non-compliance***

(5) If the board does not comply with subsection (4), a requisitionist may call a meeting of owners which shall be held within 45 days of the day on which the meeting is called. 1998, c. 19, s. 46 (5).

### ***Reimbursement of cost***

(6) Upon request, the corporation shall reimburse a requisitionist who calls a meeting under subsection (5) for the reasonable costs incurred in calling the meeting. 1998, c. 19, s. 46 (6).

## **Rules**

58 (1) The board may make, amend or repeal rules under this section respecting the use of the units, the common elements or the assets, if any, of the corporation to,

- a) promote the safety, security or welfare of the owners and of the property and the assets, if any, of the corporation; or
- b) prevent unreasonable interference with the use and enjoyment of the units, the common elements or the assets, if any, of the corporation. 2015, c. 28, Sched. 1, s. 54 (1).

### **Rules to be reasonable**

(2) The rules shall be reasonable and consistent with this Act, the declaration and the by-laws. 1998, c. 19, s. 58 (2).

### **Same, proposed rules**

(3) Rules proposed by the declarant before the registration of a declaration and description shall be reasonable and consistent with this Act, the proposed declaration and the proposed by-laws. 1998, c. 19, s. 58 (3).

### **Inconsistent provisions**

(4) If any provision in a rule or a proposed rule is inconsistent with the provisions of this Act, the provisions of this Act shall prevail and the rule or proposed rule, as the case may be, shall be deemed to be amended accordingly. 1998, c. 19, s. 58 (4).

### **Amendment by owners**

(5) The owners may amend or repeal a rule at a meeting of owners duly called for that purpose, 1998, c. 19, s. 58 (5).

### **Notice of rule**

(6) Upon making, amending or repealing a rule, the board shall give a notice of it to the owners that includes,

- a) a copy of the rule as made, amended or repealed, as the case may be;
- b) a statement of the date that the board proposes that the rule will become effective;
- c) a statement that the owners have the right to requisition a meeting under section 46 and the rule becomes effective at the time determined by subsections (7) and (8);
- c) a copy of the text of section 46 and this section. 1998, c. 19, s. 58 (6); 2015, c. 28, Sched. 1, s. 54 (2).

### **When rule effective**

(7) Subject to subsection (8), a rule is not effective until the following time:

1. If the board receives a requisition for a meeting of owners under section 46 within 30 days after the board has given notice of the rule to the owners, the earlier of,
  - i. the time at which a quorum is not present at the first attempt to hold the meeting, and
  - ii. the time at which a quorum is present at the first attempt to hold the meeting and the owners do not vote against the rule at the meeting.
  
2. If the board does not receive a requisition for a meeting of owners under section 46 within the 30 days after the board has given notice of the rule to the owners, the day after that 30th day. 2015, c. 28, Sched. 1, s. 54 (3).

**Same**

(8) A rule or an amendment to a rule that has substantially the same purpose or effect as a rule that the owners have previously amended or repealed within the preceding two years is not effective until the owners approve it, with or without amendment, at a meeting duly called for that purpose. 1998, c. 19, s. 58 (8).

**Same, proposed rule**

(9) Despite subsection (7), a rule proposed by the declarant before the registration of the declaration and description shall be effective until it is replaced or confirmed by a rule of the corporation that takes effect in accordance with subsection (7). 1998, c. 19, s. 58 (9).

**Compliance**

(10) All persons bound by the rules shall comply with them and the rules may be enforced in the same manner as the by-laws. 1998, c. 19, s. 58 (10).

## Unit Modification Request for Board Approval

### Requested By

Homeowners Name(s): \_\_\_\_\_

*To be Completed by Property Mgr*

Unit #: \_\_\_\_\_

Address: \_\_\_\_\_ *Lansdowne Avenue*

Phone: \_\_\_\_\_

### Modification Type (Check One) *Note: One item per form*

#### Interior

Structure \_\_\_\_\_ Other \_\_\_\_\_

#### Exterior

Colour Change \_\_\_\_\_ Window(s) \_\_\_\_\_ Door(s) \_\_\_\_\_ Awning(s) \_\_\_\_\_ Lights \_\_\_\_\_  
Deck \_\_\_\_\_ Handrail(s) \_\_\_\_\_ Garden(s) \_\_\_\_\_ Step(s)/Landing(s) \_\_\_\_\_ Other \_\_\_\_\_

Description of Work (Provide a sketch or drawing where applicable)

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Estimated Modification Start Date: \_\_\_\_\_ Contractor: \_\_\_\_\_

### I/We the undersigned agree:

All modifications will comply with the rules, policies and regulations as defined in the latest version of the owners Handbook, including but not limited to those defined in the "UNITS MODIFICATION AND PROPERTY STANDARDS" section.

Signature of Owner(s): \_\_\_\_\_ Date: \_\_\_\_\_

### Board Approval

Date: \_\_\_\_\_ Approved: \_\_\_\_\_ Unapproved \_\_\_\_\_

Comments: \_\_\_\_\_

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Title: \_\_\_\_\_ Title: \_\_\_\_\_

Signature: \_\_\_\_\_ Signature: \_\_\_\_\_

### Inspection

Inspected by: \_\_\_\_\_ Date: \_\_\_\_\_

Comments: \_\_\_\_\_

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Submit to the Property Manager

## Lakeview Estates (OSCC#111)

### Proposal to Amend our Declaration

#### **Background:**

- Since inception, Lakeview Estates has operated our condo corporation, both before and after amalgamation, under the premise that the replacement of windows and exterior doors is an owner responsibility.
- Our “Maintenance Rules” have clearly stated this since the beginning of the corporation and in fact many owners have already replaced some or all of their windows and/or doors at their own expense in accordance with the rules.
- When we switched providers for our latest Reserve Fund Study (RFS) to EXP Services Inc. they asked Lisa Ring the question about responsibility for the replacement of windows and doors. Their view was the corporation’s position (that it was an owner responsibility) did not necessarily align with the OSCC#111 official documents.
- Lisa raised this with the Board in 2023 and we asked her to reach out to our lawyer (Matthew Wilson, who had handled our amalgamation back in 2013-2014) for his opinion and guidance.
- Even though the language in Article 5 “Maintenance and Repairs” sections 5.1(b) and (c), as it pertains to exterior doors and windows, does not contain the actual word “replace” (unlike in sections 5.1(a), (d) and (e)) Mr. Wilson was of the opinion that a strong argument could be made that the act of repairing something, restoring it to a sound, operable state, may ultimately include replacing it. As such, he felt our current and past practices are not necessarily inconsistent with the declaration.
- As such, he acknowledges we could continue to operate as we have but with the understanding that the corporation could be subject to a legal challenge under the current wording of the declaration. A challenge where some owner puts forward an argument that the corporation is responsible for the replacement of windows and doors. No one is prepared to guarantee how such an argument may end.
- The Board asked for a second legal opinion from Kristi Sargeant-Kerr, a specialist in condo law from Scott Petrie LLP which is a legal firm Lisa has dealt with.
- Ms. Sargeant-Kerr’s opinion is slightly different. On review of our declaration she is of the view that when it comes to windows and exterior doors owners are responsible for repair and maintaining windows and exterior doors but not necessarily to replace them. Interestingly enough she is also of the view, given the current wording of our declaration that owners are also responsible for repairing, maintaining and replacing driveways and sidewalks which is also contrary to our current practices.
- Ms. Sargeant-Kerr is suggesting amending the declaration so that it clearly and unmistakably aligns with our current practice which is:
  - Owners Responsible to repair, maintain and replace:
    - Windows and Exterior Doors
    - Rear Decks and Patios

Lakeview Estates (OSCC#111)

Proposal to Amend our Declaration

- Air Conditioners (Question regarding “front courtyards and porches”)
- Corporation Responsible to repair, maintain and replace:
  - Driveways and Sidewalks (which includes snow removal)
- Based on that, at their March 2024 meeting the Board asked the firm to prepare the draft amendment to the declaration and at the May 27, 2024 meeting the board agreed to put this item to the owners for review and approval.

**Recommendation:**

The Board has carefully taken into consideration:

- the two legal opinions
- the benefits of the absolute clarity that would come with making the relatively simple and inexpensive (her fees estimated \$2500) amendments to the declaration suggested by Ms. Sargeant-Kerr,
- the potential costs to the corporation (which is all owners) associated with topping up the Reserve Fund to allow for the replacement of exterior doors and windows. This has been conservatively estimated to be in the \$1,000,000.00 range or almost \$23,000.00 per owner, and
- the complexities associated with future window “issues” and deciding when windows can be repaired (at the owner’s expense) or replaced (at the corporation’s expense)

And is recommending to owners that we **amend the declaration to include the word “replace” in sections 5.1 (b), (c) and (d).**

- Amending the declaration requires an all owners meeting to discuss (the AGM can constitute that meeting) and the written consent of 90% of our 44 owners (40 owners to consent)
- The amended declaration would have to be registered at the Land Registry office which has a fee as well.

**Attachments:**

- Copy of the current declaration related to Maintenance of Windows and Doors
- Copy of the proposed amendment

**NOTICE OF FUTURE FUNDING OF THE RESERVE FUND**

*(under subsection 94 (9) of the Condominium Act, 1998)*

TO: All Owners in Oxford Standard Condominium Corporation No. 111.

The Board has received and reviewed a Class 3 – Reserve Fund Study dated April 12, 2024 prepared by EXP Services Inc., and has proposed a plan for the future funding of the reserve fund that the board has determined will ensure that, in accordance with regulations made under the Condominium Act, 1998, the reserve fund will be adequate for the major repair and replacement of common elements and assets of the corporation.

This notice contains:

1. A summary of the reserve fund study.
2. A summary of the proposed funding plan.
3. At the present time, the average contribution per unit per month to the reserve fund is \$175.52. Based on the proposed funding plan, the average increase in contribution per unit per month will be:
  - \$4.81 in the 2024-'25 budget year (for a total of \$180.33 per unit per month),
  - \$5.97 in the 2025-'26 budget year (for a total of \$186.30 per unit per month),
  - \$5.97 in the 2026-'27 budget year (for a total of \$192.27 per unit per month),

The proposed funding plan will be implemented beginning on .....

*(set out the date of a day that is more than 30 days after the day on which this notice is sent to the owners)*

Dated this ..... day of .....

**Oxford Standard Condominium Corporation No. 111**

.....  
(signature)

.....  
(print your name)

.....  
(signature)

.....  
(print name)

*(Affix corporate seal or add a statement that the persons signing have the authority to bind the corporation.)*

## SUMMARY OF RESERVE FUND STUDY

The following is a summary of the Class 3 – Reserve Fund Study dated April 12, 2024 prepared by EXP Services Inc. for O.S.C.C. No. 111 (known as the “Reserve Fund Study”).

Subsection 94 (1) of the Condominium Act, 1998, requires the corporation to conduct periodic studies to determine whether the amount of money in the reserve fund and the amount of contributions collected by the corporation are adequate to provide for the expected costs of major repair and replacement of the common elements and assets of the corporation. As a result, the corporation has obtained the Reserve Fund Study.

The estimated expenditures from the reserve fund for the next thirty (30) years are set out in the CASH FLOW TABLE. In this summary, the term “annual contribution” means the total amount to be contributed each year to the reserve fund, exclusive of interest earned on the reserve fund. The recommended annual contribution for 2024-'25 is \$95,213 based on the estimated expenditures and the following:

Opening Balance of the Reserve Fund (2023-'24).....	<b>\$113,436</b>
Minimum Reserve Fund Balance during the projected period .....	<b>\$66,188</b>
Assumed Annual Inflation Rate for Reserve Fund Expenditures .....	<b>2.30%</b>
Assumed Annual Interest Rate for interest earned on the Reserve Fund .....	<b>1.50%</b>

The Reserve Fund Study can be examined .....

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*(set out details e.g. whether a written request and reasonable notice are required as set out in subsection 55 (3) of the Condominium Act, 1998, where and when it can be examined.)*

## CASH FLOW TABLE

Opening Balance of the Reserve Fund:	<b>\$113,436</b>
Minimum Reserve Fund Balance during the projected period:	<b>\$66,188</b>
Assumed Annual Inflation rate for Reserve Fund Expenditure:	<b>2.30%</b>
Assumed Annual Interest Rate for interest earned on the Reserve Fund:	<b>1.50%</b>

Year	Opening Balance	Recommended Annual Contribution	Estimated Inflation Adjusted Expenditures	Estimated Interest Earned	% Increase in Recommended Annual Contribution	Closing Balance
'23-'24	\$113,436	\$92,675	\$118,194	\$4,066		\$91,983
'24-'25	\$91,983	\$95,213	\$122,388	\$1,380	2.7%	\$66,188
'25-'26	\$66,188	\$98,367	\$86,517	\$993	3.3%	\$79,030
'26-'27	\$79,030	\$101,520	\$67,222	\$1,185	3.2%	\$114,514
'27-'28	\$114,514	\$105,289	\$75,130	\$1,718	3.7%	\$146,391
'28-'29	\$146,391	\$108,448	\$34,486	\$2,196	3.0%	\$222,549
'29-'30	\$222,549	\$111,701	\$37,631	\$3,338	3.0%	\$299,957
'30-'31	\$299,957	\$115,052	\$193,444	\$4,499	3.0%	\$226,065
'31-'32	\$226,065	\$118,504	\$13,439	\$3,391	3.0%	\$334,520
'32-'33	\$334,520	\$122,059	\$30,624	\$5,018	3.0%	\$430,973
'33-'34	\$430,973	\$125,721	\$38,873	\$6,465	3.0%	\$524,286
'34-'35	\$524,286	\$125,721	\$223,748	\$7,864	0.0%	\$434,122
'35-'36	\$434,122	\$125,721	\$256,667	\$6,512	0.0%	\$309,688
'36-'37	\$309,688	\$125,721	\$231,714	\$4,645	0.0%	\$208,340
'37-'38	\$208,340	\$125,721	\$243,949	\$3,125	0.0%	\$93,237
'38-'39	\$93,237	\$125,721	\$6,596	\$1,399	0.0%	\$213,760
'39-'40	\$213,760	\$125,721	\$34,956	\$3,206	0.0%	\$307,731
'40-'41	\$307,731	\$125,721	\$222,422	\$4,616	0.0%	\$215,646
'41-'42	\$215,646	\$125,721	\$198,211	\$3,235	0.0%	\$146,390
'42-'43	\$146,390	\$125,721	\$196,234	\$2,196	0.0%	\$78,073
'43-'44	\$78,073	\$125,721	\$3,918	\$1,171	0.0%	\$201,047
'44-'45	\$201,047	\$125,721	\$12,661	\$3,016	0.0%	\$317,123
'45-'46	\$317,123	\$125,721	\$51,617	\$4,757	0.0%	\$395,984
'46-'47	\$395,984	\$125,721	\$6,463	\$5,940	0.0%	\$521,181
'47-'48	\$521,181	\$125,721	\$11,965	\$7,818	0.0%	\$642,755
'48-'49	\$642,755	\$125,721	\$48,090	\$9,641	0.0%	\$730,027
'49-'50	\$730,027	\$125,721	\$50,617	\$10,950	0.0%	\$816,081
'50-'51	\$816,081	\$125,721	\$324,537	\$12,241	0.0%	\$629,506
'51-'52	\$629,506	\$125,721	\$267,712	\$9,443	0.0%	\$496,957
'52-'53	\$496,957	\$125,721	\$352,315	\$7,454	0.0%	\$277,817
'53-'54	\$277,817	\$125,721	\$284,058	\$4,167	0.0%	\$123,646

**SUMMARY OF PROPOSED PLAN  
FOR FUTURE FUNDING OF THE RESERVE FUND**

The following is a summary of the board's proposed plan for the future funding of the reserve fund.

The Board of Oxford Standard Condominium Corporation No. 111 has reviewed the Class 3 – Reserve Fund Study dated April 12, 2024, prepared by EXP Services Inc., for the corporation (known as the “Reserve Fund Study”) and has proposed a plan for the future funding of the reserve fund that the board has determined will ensure that, in accordance with the regulations made under the Condominium Act, 1998, the reserve fund will be adequate for the major repair and replacement of the common elements and assets of the corporation.

The Board has adopted the funding recommendations of the Reserve Fund Study and will implement them as set out in the Contribution Table.

The total annual contribution recommended under the proposed funding plan for the current fiscal year (2023-'24) is \$92,675, which is the same amount that has already been budgeted.

The Proposed Plan for Future Funding of the Reserve Fund can be examined .....

*(set out details e.g. whether a written request and reasonable notice are required as set out in subsection 55 (3) of the Condominium Act, 1998, where and when it can be examined.)*

## CONTRIBUTION TABLE

Year	'A' - Annual Contribution *	Percentage Increase Over Previous Year	'B' - Other Contribution (e.g. Special Assessment, Loan)	Description of Other Contribution 'B'	A + B Total Contribution Each Year To Reserve Fund
'23-'24	\$92,675	<del>          </del>	\$0	n/a	\$92,675
'24-'25	\$95,213	2.7%	\$0	n/a	\$95,213
'25-'26	\$98,367	3.3%	\$0	n/a	\$98,367
'26-'27	\$101,520	3.2%	\$0	n/a	\$101,520
'27-'28	\$105,289	3.7%	\$0	n/a	\$105,289
'28-'29	\$108,448	3.0%	\$0	n/a	\$108,448
'29-'30	\$111,701	3.0%	\$0	n/a	\$111,701
'30-'31	\$115,052	3.0%	\$0	n/a	\$115,052
'31-'32	\$118,504	3.0%	\$0	n/a	\$118,504
'32-'33	\$122,059	3.0%	\$0	n/a	\$122,059
'33-'34	\$125,721	3.0%	\$0	n/a	\$125,721
'34-'35	\$125,721	0.0%	\$0	n/a	\$125,721
'35-'36	\$125,721	0.0%	\$0	n/a	\$125,721
'36-'37	\$125,721	0.0%	\$0	n/a	\$125,721
'37-'38	\$125,721	0.0%	\$0	n/a	\$125,721
'38-'39	\$125,721	0.0%	\$0	n/a	\$125,721
'39-'40	\$125,721	0.0%	\$0	n/a	\$125,721
'40-'41	\$125,721	0.0%	\$0	n/a	\$125,721
'41-'42	\$125,721	0.0%	\$0	n/a	\$125,721
'42-'43	\$125,721	0.0%	\$0	n/a	\$125,721
'43-'44	\$125,721	0.0%	\$0	n/a	\$125,721
'44-'45	\$125,721	0.0%	\$0	n/a	\$125,721
'45-'46	\$125,721	0.0%	\$0	n/a	\$125,721
'46-'47	\$125,721	0.0%	\$0	n/a	\$125,721
'47-'48	\$125,721	0.0%	\$0	n/a	\$125,721
'48-'49	\$125,721	0.0%	\$0	n/a	\$125,721
'49-'50	\$125,721	0.0%	\$0	n/a	\$125,721
'50-'51	\$125,721	0.0%	\$0	n/a	\$125,721
'51-'52	\$125,721	0.0%	\$0	n/a	\$125,721
'52-'53	\$125,721	0.0%	\$0	n/a	\$125,721
'53-'54	\$125,721	0.0%	\$0	n/a	\$125,721

\* The term "annual contribution" means the amount to be contributed each year to the reserve fund from the monthly common expenses.

**DIFFERENCES BETWEEN THE RESERVE FUND STUDY AND THE  
PROPOSED PLAN FOR FUTURE FUNDING OF THE RESERVE FUND**

The Plan for Future Funding of the Reserve Fund proposed by the board differs from the Reserve Fund Study in the following respects:

...

(specify differences)

## LAKEVIEW ESTATES (OSCC#111) Owner Update

<b>DATE:</b>	October 4, 2024	<b>FROM:</b>	Garry Honcoop (on behalf of the Board)
<b>SUBJECT:</b>	<b>Revisions to our existing garden rules</b>		

The Board has been working on revising and simplifying our existing garden rules which previously had been touched on in a number of sections of the existing owner handbook.

The revised rule, which is attached on pages 3 and 4, was approved at the September 3, 2024 Board meeting. Please note, the rules have not changed. This is simply an exercise to consolidate and clarify the rules.

The rule will now be located under section H “Unit Modification and Property Standards” of the handbook and is attached to this communication for your information. It will go into effect as of January 1, 2025. All references to gardens in other sections of the handbook will be eliminated and the revised handbook will be posted on our website.

Although the rule related to gardens has not substantially changed, the Board has agreed to treat this as a new rule and in accordance with sections 46 and 58 of the Condominium Act owners have the right to requisition a meeting to discuss this by notifying the Board.

<b>SUBJECT:</b>	<b>Special Owner Meeting – Thursday, October 17 at 2:00 p.m.</b>
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As discussed at the AGM, a “Notice of Meeting” was sent to all owners on October 3<sup>rd</sup>.

The meeting, set for October 17, 2004 at 2:00 p.m., is to discuss the proposed amendments to our declaration. Complete details and background information was discussed at the AGM and is also included in the package accompanying the NOM that was sent on October 3<sup>rd</sup>.

The meeting location will be confirmed before the 17<sup>th</sup> of October meeting.

<b>SUBJECT:</b>	<b>New Trees</b>
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As part of our ongoing effort to replace our Norway and Crimson King Maples, you will notice that we have completed the removal and replacement of 4 more trees on the south loop of our complex. The process also results in rehabilitating the lawn in those areas.

Depending on the weather, if you are within garden hose range of these areas we would appreciate it if you could keep the tree and the new grass seeds watered over the fall.

<b>SUBJECT:</b>	<b>Updated Owner Directory</b>
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The Owner Directory has been updated as of September 1 to reflect the recent change in ownership at 617 Lansdowne. The directory has been posted on our website. If you need help accessing or navigating the website please contact Lisa Ring or George McKnight.

<b>SUBJECT:</b>	<b>Pool Closing</b>
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Following another enjoyable season, our pool was closed on Friday, September 20. The Board extends appreciation to our community volunteers – Kim and Lois Barnes, Maria Benjamin, and Ron Langlois, for maintaining the required water chemistry readings and keeping our pool in fabulous condition.

<b>SUBJECT:</b>	<b>Take a Book/Leave a Book Library</b>
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Thanks to a written request to the Board from Jane Hedges (which was approved by the Board in September) and the generous contributions of time and material from George McKnight and James Smith you will notice the new Lakeview Estates “Take a Book/Leave a Book” library located at the pool house between the post office boxes. The new library is officially open for business.

<b>SUBJECT:</b>	<b>2024-2025 Board Positions</b>
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At a Board meeting following the AGM the Board established the following positions effective immediately until the 2025 AGM:

Garry Honcoop – President  
Don Hall – Secretary  
George McKnight – Infrastructure and Website Lead  
David Balfour – Landscaping and Lawns  
Sandra Crozier – Pool and Courts

## H. UNIT MODIFICATION AND PROPERTY STANDARDS

### 11. Gardens:

- I. As discussed in the introduction of the owner's handbook, with the few exceptions described below, the collective greenspace of Lakeview Estates, including all gardens are considered part of the **condo common elements** and are the responsibility of the condo corporation to manage and maintain.
- II. The board fulfills this responsibility through contractual arrangements with 3<sup>rd</sup> party service providers.
- III. Our garden maintenance contract for condo common element gardens (also referred to as "condo gardens") includes provisions for edging, mulching, weeding, pruning and trimming of plants and shrubs and shrub and plant removal and replacement as required. If an owner has any concerns about the condition of a condo garden, how these contracts are administered or has a suggestion to improve a garden or any other element of the green space they should contact the property manager.
- IV. Based on the above and in the interest of all owners the rule related to all condo gardens is:
  - a. **No owner can make any modifications to a condo common element garden without the prior written consent of the corporation**
  - b. For the purposes of this rule, "modification" includes:
    1. Altering, changing, enhancing, improving or expanding the shape of any condo garden, or
    2. The addition of anything in a garden including, but not limited to any structure or device (decorative or otherwise), perennial plant, shrub, tree or mulch.
- V. **Garden modification exceptions:**
  - a) Owner Gardens:
    1. **One main exception to the above rule is where the corporation has allowed an owner, with the Board's prior written approval, to modify the gardens adjacent to their units. Approval to make these changes also comes with the understanding that the owner will assume responsibility for maintaining these "modified" gardens.....which are referred to as "owner gardens". It is important for owners to understand the status of the gardens around their unit and the process to follow to create an owner garden:**
    2. The unit owner makes a request in writing to the Board to modify one or more of the gardens at their unit. Written requests will include the nature of the changes including the types and species of plants to be added. Appropriate drawings or sketches showing locations, shapes and sizes may be required and any changes not included in the original submission may only be made upon board approval.
    3. Once approved, the modified gardens, now known as an "owner garden", becomes the responsibility of the unit owner to maintain including the use of mulch that matches that used in condo common gardens. If the owner fails to maintain the owner garden the garden may be returned to a condo garden at the expense of the unit owner.
    4. Some owner gardens may be built around and include an existing common element tree. In such circumstances the corporation will retain responsibility for the maintenance of that tree which may include trimming and possible removal and/or

replacement. While all care will be taken to protect the other contents of the owner garden during this process any damage sustained to the owner garden will be the responsibility of the owner to correct.

5. All records related to owner gardens will be kept in the unit file and will be disclosed to a prospective purchaser by the property manager through the clearance certificate process at the time the unit is sold.
6. Owners may request that their owner garden be returned to a condo common garden to be managed by the corporation. The garden modification will be completed by a mutually agreed upon landscaper and any associated costs will be the responsibility of the owner.
7. Where approved changes or additions have been made by the owner to the gardens or landscaping of their unit, thereby creating a responsibility on the unit owner to maintain the unit garden, the owner must disclose such changes and the responsibility for their maintenance to any prospective buyer of the unit. In circumstances where the buyer is unwilling to accept the continuing responsibility to maintain the approved alterations to the unit and/or landscaping, the unit owner shall restore the approved alterations to their prior condition at their expense. The unit owner shall do so prior to completing the sale of the unit unless agreed otherwise in the offer to purchase agreement.

b) Annuals:

1. Owners are permitted to plant annuals, or place containers of annuals, in condo gardens adjacent to their unit providing they are removed each fall by November 15.

c) Sprinkler Systems:

1. With prior Board approval, owners may install automated watering systems for gardens (and lawns) in the common areas related to their units.

## LAKEVIEW ESTATES (OSCC#111) Owner Update

<b>DATE:</b>	December 18, 2024	<b>FROM:</b>	Garry Honcoop (on behalf of the Board)
<b>SUBJECT:</b>	<b>Declaration Amendment</b>		

The Board received a copy of the approved and recently registered amendment to the OSCC #111 declaration. A copy is attached and the original will be posted on our website with the rest of our official documents.

This document officially amends sections 5.1(b) and (c) of Article 5 of the declaration to provide clarity that owners are responsible to repair, maintain and replace windows and exterior doors while the Corporation is responsible for repair, maintenance and replacement of the driveways, walkways and skylights. On the suggestion of certain owners the board asked our lawyer to include the language related to skylights to ensure this was also clarified in the declaration.

We were able to accomplish this because over 90% of our owners gave the Board written consent to amend our declaration to ensure the language of the declaration clearly matched our current practices. Once again, the Board thanks all owners for their understanding and ongoing support.

<b>SUBJECT:</b>	<b>Siding Project</b>
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The siding replacement project started on time in 2021 and finished exactly as planned this fall with the completion of the final block.

Not only did the project finish within the original timelines but now that all the invoices have been processed, we are happy to report that the project actually came in \$12,739 under the original estimate provided by James Smith back in 2021. James had estimated the total project costs to be \$439,565 and we actually paid a total of \$426,826.....despite some significant price “challenges” stemming from the pandemic. All these costs were paid for from the reserve fund which continues to be in a healthy state.

From the Board’s perspective, not only does a huge thank you and tip of the hat go to James Smith and his crew for their hard work, integrity and honesty but we feel equal credit for the success of this significant undertaking goes to George McKnight who put on a master class in the pivotal role of project manager. Thanks James and George!!

<b>SUBJECT:</b>	<b>Website Password</b>
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In an effort to make it easier for owners to access information on our website the Board has decided to create a standard login for every owner. Everyone will have the same owner login which will be:

**Username:** Lakeview

**Password:** Estates!

All other existing owner logins will be removed.

