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## C.C.C. No. 220

### What did I buy?

To all unit owners:

One of the most frequent administrative problems to be found within C.C.C. No. 220 is a misunderstanding as to exactly what it is that you have purchased. You know that you have purchased a home, but it is also a legal “condo unit.”

Who is responsible for repairing a leaking basement? A leaky roof? Or a sewer backup? There is no end of confusion given the plethora of information provided to you through real estate agents, mortgage representatives and, hopefully, your lawyer.

You have purchased a unit as described in the deed, the DECLARATION and DESCRIPTION, the latter two being registered on title. The DECLARATION is a legal document which defines the boundaries of your home (unit) in a legal fashion and the Description, which is registered in concert with the DECLARATION, is a survey of the entire property clearly showing all of the individual units.

SCHEDULE C to the DECLARATION is called “MONUMENTATION” and clearly, in legal terms, outlines what it is that you have purchased and what you are responsible for.

In short, you own the entire unit, both inside and outside, down to the damp proofing on the footings for the home; and, as such, are completely responsible for all repairs and maintenance.

- If the basement leaks, it is your responsibility to repair it.
- If the roof leaks due to the deterioration of the shingles or ice damning, you are responsible to repair and/or maintain the shingles or remove the ice and snow.
- Problems with siding, windows and eavestroughing are all the responsibility of the unit owner.
- You also own the front yard, to the backside of the road curb, the driveway, front walk and steps as well as the backyard.
- You own the tree(s) that are on your property.
- If you think of the unit/home as a single family home, for repairs and maintenance purposes only, you would be very close to your reality.

Shared items such as sanitary and storm sewers serve more than one unit and as such are a common element and the responsibility of the Condominium. Hydro cables from the transformer to the meter base is also a common element and again the responsibility of the Condominium.

The exception to this rule, and there is always an exception, is in the event of an insurable loss. A water leak through the roof is not insured, but the subsequent water damage is subject to the Corporation's bylaws. If you have a kitchen fire, the Master Insurance Policy will respond. If your home burns down and you have no insurance, your home will be rebuilt in accordance with the Standard Unit Bylaw. There is always a deductible on the Master Insurance Policy and you, the unit owner, are responsible for that deductible. You will have coverage in your own Condominium Unit Owner's insurance policy to cover the Master Insurance Policy deductible though.

You are in a condominium and as such you need a condominium unit owner's insurance policy. The insurance requirements are outlined in a separate note dealing exclusively with insurance needs.

The majority of your Corporation documents can be found at [www.deerpark.ca](http://www.deerpark.ca) – portfolio – C.C.C. No. 220. If you have an insurable loss, you need to call Deerpark Management Limited at 613-745-2389 and report the loss, date, time and, if possible, the cause. We, in turn, will report it to the broker for the Condominium who will in turn report it to the insurance company who will assign an adjustor who will be in contact with you. You will also have to report the loss to your own insurance broker who will go through the same process. Once the two adjustors have been assigned, refer them to the website where they will be able to obtain all of the documents which they require to adjust and resolve your claim.

The legal definition of a "unit" can be confusing; but if you take the time to read the documentation, you will have a better understanding of what it is that you are responsible for.

If you have any questions, please call Deerpark Management Limited at 613-745-2389. They will be pleased to assist you.

March 24, 2015

The Board of Directors

C.C.C. No. 220