



Jacques Robert
Real News
August 2011

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Dear clients and friends,

We thank those that provided us with some issues/questions that they wanted to see addressed in our next newsletter. In this issue we address UFFI. Some exciting changes this month, with the reintroduction of the ecoENERGY program by the federal government which will provide significant savings for your clients and the introduction of the new government photo ID by the provincial government which will provide our non-driving clients with an easy and cost-effective way of confirming their identity.



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We hope that in each upcoming newsletter we will address relevant issues that arise in our day-to-day and provide you with useful information and tools to continue providing the best service to our clients. We also include a list of this month's community events for you to pass on to your new clients moving to Ottawa and interested in getting involved within the community.

We thank you for your ongoing support.

Sincerely,

Jacques

IF YOU WOULD LIKE TO RECEIVE OUR NEWSLETTER PLEASE EMAIL: smorgan@jacquesrobert.com

Disclaimer: The foregoing articles are for information purposes and do not constitute legal advice.

UFFI what is it and why does it matter?

By Sarah R. Morgan

You are probably familiar with the OREA Agreement of Purchase and Sale provision on UFFI that states:

"The Seller represents and warrants to the Purchaser that during the time the Seller has owned the property, the Seller has not caused any building on the property to be insulated with insulation containing ureaformaldehyde, and that to the best of the Seller's knowledge no building on the property contains or has ever contained insulation that contains ureaformaldehyde. This warranty shall survive and not merge on the completion of this transaction, and if the building is part of a multiple unit building, this warranty shall only apply to that part of the building which is the subject of this transaction."

UFFI stands for "Urea-formaldehyde foam insulation" which is a banned substance in Canada since 1980 pursuant to the *Hazardous Products Act*. It was banned as a result of its potential health implications related to its release of formaldehyde gas into indoor air when improperly installed or used in improper locations.



How do you know whether a home has UFFI insulation? CMHC notes that the use of UFFI was primarily between the years of 1970 and 1980 and that you can do a physical check yourself by "look[ing] for a series of small patched holes, 1.2 to 2 cm (1/2 to 3/4 in.) across, at regular intervals on exterior walls. Foam may be obvious where floor joists meet the exterior walls of the basement or around electrical outlets or switch plates." However, CMHC notes that these indicators are not determinative. An inspector should be retained to determine whether UFFI is present in the home.

While UFFI was banned in the 80s there has been cases of it being used in Canada as recent as 2008. In fact, Health Canada released an [advisory](#) in February 2009 informing consumers that *RetroFoam of Canada Incorporated* had imported and illegally sold RetroFoam insulation in Canada which contained UFFI. A [class action](#) has since ensued as a result of the use of "Retro-Foam" by unsuspecting consumers.

For more about UFFI please visit the CMHC website by clicking [here](#).

The home retrofit subsidy IS BACK

The federal government reintroduces the ecoENERGY program

The federal government has decided to reintroduce the ecoENERGY program which was cancelled earlier this spring.

The program provides for grants of up to \$5,000 for energy efficient upgrades to your home.

To find out more about the program click [here](#).

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New Government Photo ID

The government of Ontario just launched a new photo ID Card on July 25th, 2011. The new photo ID card is available to individuals 16 years of age and over who do not hold a driver's licence.

Ontarians will be able to apply for the photo card at about 20 selected ServiceOntario centres across the province by the end of July, and at all 300 locations by 2012.

According to Service Ontario's website the New Photo ID is currently available at the following locations in Ottawa:

1309 Carling Avenue and
110 Laurier Ave. West.

The photo card costs \$35 and is valid for five years.

If your clients are buying, selling or refinancing, please note that we must always confirm their identity by way of two pieces of identification (at least one with photo). This is a great option for those individuals who do not have a valid photo id such as a driver's licence or passport.

For more information, please click [here](#).

In the community

Sarah @ the 3rd Annual Fury Charity GPA Golf Tournament

Sarah attended the 3rd Annual Fury Charity GPA Golf Tournament on July 22nd, 2011 at Cedarhill Golf and Country Club to help raise money for the [Starlight Children's Foundation Canada](#) and other deserving local charities. Our firm also sponsored the event.

The tournament was a great success!

For more information about the golf tournament, please click [here](#).

Community Events

A list of community events taking place in Ottawa this August:

- **Friends of the Farm Victorian Tea** on August 7th, 2011 @ the Central Experimental Farm. For more information click [here](#).
 - **Navan Fair** from August 11-14, 2011 @ Navan. For more information click [here](#).
 - **Capital Hoedown** from August 11-14, 2011 @ Lebreton Flats. For more information click [here](#).
 - **Lumiere Festival 2011** from August 1-20, 2011. For more information click [here](#).
 - **Wakefest** from August 25-28, 2011. For more information click [here](#).
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Interested in attending an informational seminar?

Both Jacques and Sarah are teachers at heart and offer various seminars on real estate, wills and estates matters. If your office is interested in receiving an informational seminar, please [contact us](#)

Client newsletter

Every month we also send a newsletter to our clients.

If you would like to automatically receive our client newsletter every month, please send us an [email](#).

About our law firm

With the dynamic vision of its key player, Jacques Robert, our firm has grown to be one of the largest real estate law firms in the Ottawa area. To meet the changing face of Real Estate Law we are continually upgrading our systems and competitively adjusting our pricing structures.

Our highly trained legal team, consisting of Sarah Morgan (associate lawyer), Adriana Caruso (law clerk), Melanie Soubliere (law clerk), Tracy Banville (administrative assistant), Michelle Soubliere (receptionist), and Milva Caruso (office manager and law clerk) are all well versed in the areas of real estate law, wills and estates.

We offer a fully bilingual service to our clientele - nos services sont également disponibles en français.

Our firm is on the recommended rosters for the Department of National Defense, RCMP as well as many corporate relocation firms. We are on the recommended list for all of the major builders in the region.

We have three (3) locations for our clients signing convenience: the East, West, and South parts of the city. Our Central Administration is conducted at the East office which is located in Orleans just minutes from the Queensway, the main freeway through Ottawa from West to East. We are open daily from 8:30 am until 5:00 pm.

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 Orleans, ON K1C 1G5

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Visit our website at www.jacquesrobert.com for more information.

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