

# President's Message

President's message – April 2012

On February 18, 2012 CCI Vancouver held an all day seminar at the UBC Robson Square campus. Close to 70 people attended the seminar that focused primarily on the recent amendments to the Strata Property Act and regulations. The topics included the impact the changes are likely to have on the accounting and financial side of business for strata corporations and what strata corporations in B.C. can look forward to with respect to the implementation of depreciation reports. Speakers from Halsall Engineering and RJC Engineering addressed the kinds of things that strata corporations need to plan for and be aware of with respect to obtaining a depreciation report from a qualified person. Of course given the fact that the implementation of depreciation reports in B.C. is brand new time will tell just exactly what a depreciation report will look like. Many thanks to our board volunteers who helped make this seminar a success.

Our recent seminar would not have been the success that it was without the ongoing support of our many sponsor members. Thank you to BFL Canada, Reid Hurst Nagy and First General Services, for continuing to support CCI Vancouver.

On a separate note, Gerry Fanaken, one of the founding directors of CCI Vancouver retired at the end of March! Gerry was a driving force behind the creation of our Chapter and I think it is safe to say that we all wish him well in whatever he chooses to do with his "free" time now that he does not need to set the alarm clock for 5 a.m. every morning!

This is the time of year that CCI Vancouver starts to send out the membership renewals. Please keep an eye out for your membership renewal forms in the mail. If you would prefer to obtain your membership renewal form by e-mail please contact Cindy Law at 604-689-8000 and she will e-mail one to you. We look forward to continued membership growth and if you know of anyone who might be interested in joining CCI Vancouver we would be pleased to send them an application form.

Our next CCI seminar is scheduled for June 16, 2012. We are just finalizing our speakers and topics for the seminar so keep an eye on our website for more details.

Jamie Bleay – President of CCI Vancouver

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#### **LEGAL CORNER**

#### Case comments:

# Elahi v. Owners, Strata Plan VR1023, 2011 BCSC 1665

In this case, the owners had a solarium on an outside deck. It was built without City approval and was ordered removed. The case was about who should pay for restoring the deck to its original condition.

The deck was designated as Limited Common Property ("LCP") by the owner developer in 1981. The Developer also provided a unanimous vote resolution to the owner that the deck was LCP and that a solarium could be built on the deck; and the strata would assist as needed to allow for the solarium to be built.

In 2003, a report suggested the solarium was structurally unsound and should be removed. Negotiations ensued about the removal and/or replacement of the solarium. No solution was found. In January 2007, the City ordered the solarium removed.

A delay meant that initial City approval of a replacement of the solarium was lost, and instead a work permit to restore the deck to original condition was issued. The Petitioners told the Strata at this point that the Strata should be paying for the restoration; and the Strata told the Petitioners to stop work until approval had been given by the Strata for the work.

At the hearing, the Petitioners took the position they were not rebuilding a solarium, but wanted to maintain that right in the future, but that the Strata should pay for the remediation work pursuant to section 72 of the Strata Property Act which makes a strata corporation responsible to repair and maintain common property, usually including LCP.

The Strata argued that the rights granted to the owner to build the solarium by the unanimous vote also made them responsible for the repair and maintenance, and they should pay for the repairs themselves.

The Court said the right to use the deck had been granted by a unanimous vote and could only be revoked by another unanimous vote, which had not happened. Since the unanimous vote motion

contained the words "works necessary to construct and maintain a solarium", the court considered this to be equivalent to repair and maintain the LCP area.

Since the construction of the solarium also affected what had been outside doors windows and doors, the Court found that the repair of those items the responsibility of the Petitioners as the unanimous voted acted like a bylaws making owners responsible for repair and maintenance of LCP that is provided for in section 72 of the Act.

The case stands for the proposition that an owner must take the burden as well as the benefit of any agreement providing extra usage or possession of common property; and the Act cannot be used to override valid agreements - even if the agreements were made many years ago under different regulations

# Chorney v. The Owners, Strata Plan VIS770, 2011 BCSC 1811

This case is about the remedies available to an owner or a strata corporation regarding a complaint about smoking. This situation arose in a small strata complex in Victoria. One owner smoked occasionally, but the smoke entered a neighbour's suite who had previously had to deal with cancers and significant health concerns were raised.

At the time, the strata was run by an administrator who considered the smoking to be a nuisance under the bylaws of the strata corporation, and so he brought forward a motion to the owners to ask for funding and permission to sue the smoker and to ask the court for an injunction prohibiting her from smoking.

The owners rejected the request; so the owner affected by the smoke brought on the application themselves, with the tacit approval of the administrator.

The court made an interesting observation regarding the evidence of whether smoking can constitute a nuisance at law:

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#### **Welcome New Members**

The Owners, Strata Plan NW138
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[11] The petitioners have provided considerable authority, which is not contested, for the proposition that cigarette smoke can constitute a nuisance if its effect is such that a reasonable person's use and enjoyment of their property would be negatively affected by it. Particular or unique sensitivities of a particular owner should not be taken into account in such an analysis, according to these authorities

The Petitioners sought to use section 165 of the Act, to force the Strata Corporation to fulfill its duty to enforce the bylaws.

The respondent said there was no "no smoking" bylaw – so there was not really a bylaw to enforce. The Strata administrator took the position that he had been stopped from bringing the action on behalf of the strata corporation, therefore the Petitioner owners were free to bring the action on themselves.

The Court noted that the administrator, despite having found the Respondent's smoking to have been a nuisance did not follow the ordinary procedure as set out in section 135 of *the Strata Property Act* which was, to report the complaint to the respondent, lay out the potential of a fine (\$200) and offer the respondent an opportunity to respond. If the response did not answer the complaint, the strata could fine the respondent for a breach of the nuisance bylaw.

The Court concluded that without the underlying foundation of the strata corporation having followed the procedure for enforcing the bylaws, the court should not intervene until such ordinary statutory methods had proved to be ineffective.

The Petition was altered by the court to order the Administrator, to use the complaint and fine mechanism available to the strata corporation if the actions of the respondent justified such action.

This Petition was not successful in it intention which was, to get an injunction stopping someone from smoking in a building, based entirely on the idea that second hand smoke is a nuisance at law. The court found procedural missteps, but it is also apparent that the court did not discount the idea that smoking can be considered a nuisance at law; and strata corporation can enforce that concept using the mechanisms in the Act.

# The Owners, Strata Plan No. VIS3578 v. Canan Investment Group Ltd.,

2012 BCSC 339

This is a case about a very significant legal remedy called a *Mareva* injunction. Colloquially, we hear of these sorts of applications as when the court orders the "freezing of someone's assets". The underlying facts of the case are complex. However, the essence of situation was that a condo complex turned out to be leaky and the strata wanted to sue the developer and applied to 'freeze' the assets of the developer. If the application was successful, there would be money available from the developer to pay for the repairs and judgment.

As is often the case, the Developer had arranged its affairs on a project by project basis. Each development often becomes a single legal entity; through a contract of some sort or a specific corporation for a specific development.

In this instance, the developer had finished the building and had moved on. Two years later, the developer entered into an agreement with two other parties to develop sites in New Westminster. The Plaintiff strata wanted to "freeze" the remaining unsold units in that development to pay for any eventual costs for repair.

The court found that the process the developer had followed was ordinary in its structure and was not an intention to defraud creditors or the strata corporation. The Judge said that there was no actual interest in the New Westminster project that actually belonged to the Defendant, and so even if the court wanted to freeze the assets, it would be unable to do so – because they did not belong to the party in question.

The media sometimes portrays the idea that assets can be 'frozen' without much difficulty; this case shows just how hard such a thing really is. The courts are not going to seize and freeze private property without very good reason and clear legal authority to do it. If you are suing your developer, keep this in mind!

# WHAT STRATA CORPORATIONS SHOULD KNOW ABOUT OBTAINING & MAINTAINING PROPERTY INSURANCE

I think it is safe to say that everyone knows that pursuant to section 149 of the Strata Property Act (the "Act") strata corporations are required to obtain and maintain property insurance for:

- (a) common property,
- (b) common assets,
- (c) buildings shown on the strata plan, and
- (d) fixtures built or installed on a strata lot, if the fixtures are built or installed by the owner developer as part of the original construction on the strata lot.
- (2) For the purposes of subsection (1) (d) and section 152 (b), "fixtures" has the meaning set out in the regulations.

Subsection (1) (d) does not apply to a bare land strata plan

- (4) The property insurance must
  - (a) be on the basis of full replacement value, and
  - (b) insure against major perils, as set out in the regulations, and any other perils specified in the bylaws.

In order to fully identify what fixtures are to be insured by strata corporations, section 9.1 of the regulations define fixtures (for the purposes of sections 149(1)(d) and 152 (b) of the Act) to mean "items attached to a building, including floor and wall coverings and electrical and plumbing fixtures, but does not include, if they can be removed without damage to the building, refrigerators, stoves, dishwashers, microwaves, washers, dryers or other items."

Major perils! What are these – the regulations says "perils of fire, lightning, smoke, windstorm, hail, explosion, water escape, strikes, riots or civil commotion, impact by aircraft and vehicles, vandalism and malicious act!" Note however that nothing is said in the regulations about earthquake coverage – which we really should have on the west coast so as part of the insurance "purchase" process! In my opinion this "peril" should be purchased by strata corporations and it might even be wise to incorporate the requirement into a bylaw.

What is meant by "full replacement value" – Generally speaking it is an assessment of the cost to replace all of the property identified in section 149 if there was a complete loss of that property. Get an appraisal to allow determine the amount of insurance for full replacement value and when doing so ask your appraiser to confirm check with your Municipality about building code upgrade requirements and if so, make sure you obtain a municipal building code coverage endorsement that will provide coverage for any building code upgrade requirements.





Deborah M. Howes, President L.L.B., C.Arb., C.Med. Arbitrator, Mediator, Trainer

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Keep in mind that the obligation to purchase insurance is not a one off requirement; section 154 of the Act states that a strata corporation must review annually the adequacy of the strata corporation's insurance AND report on the insurance coverage at each annual general meeting! Strata council members should and must be vigilant when it comes to the annual review of the adequacy of the strata corporation's insurance and be ready to explain it in detail, including a full explanation about any insurance deductible increases, at each annual general meeting.

By Jamie A. Bleay – Access Law Group

# RECENT CHANGES TO THE STRATA PROPERTY ACT & REGULATIONS DEPRECIATION REPORT, CRF & IN-FORMATION CERTIFICATES

By Cora D. Wilson, JD

The strata community in British Columbia is talking about the major amendments that came into force in late 2009. Some amendments to the *Strata Property Act* (the "Act") and *Regulations* have now become law by Order in Council No. 623 as of December 13, 2011. Depreciation reports are now mandatory. Also, amendments regarding contingency reserve fund ("CRF") contributions were declared into law. Future amendments were also adopted addressing disclosure requirements to the information certificate (Form B). These changes will raise disclosure standards and make the preparation of this document more onerous. Although there will be additional administration, it is likely warranted for the protection of the public over the long run.

#### Form B, Information Certificate Amendments

Section 59 of the Act requires the strata corporation to provide an information certificate (in the prescribed form – Form B) to an authorized person within one week of a request. This document provides a snap shot of the strata corporation operations at a moment frozen in time - being the date of the certificate. The certificate requires disclosure of many things including, the strata fees, agreements, special levies, budget excesses, bylaw amendments, court proceedings, work orders, number of rentals and other valuable information as at the date noted on the certificate. This is an important document for prospective purchasers and others. It is binding on the strata corporation and the person that reasonably relied on the certificate.

Section 59(4) of the Act is amended effective December 13, 2011 to add that the most recent depreciation report, if any, be attached to the certificate, along with the rules of the strata corporation, the current budget and the owner developer's Rental Disclosure Statement. The Form B itself will be amended to include the additional requirement to attach the most recent depreciation report, if any, effective March 1, 2012.

Effective January 1, 2014, s. 59(3) of the Act will be amended to require strata corporations to disclose which parking stalls and storage lockers, if any, have been allocated to the strata lot. Also effective January 1, 2014, the Form B itself will be amended to include a section requiring specific information relating to parking stalls and storage lockers, if any, allocated to the strata lot.

#### **Strata Corporation Records**

Section 35(2) of the Act has been amended to require the Strata Corporation to retain copies of depreciation reports and repair and maintenance reports of major items in the strata corporation, including engineers' reports, risk management reports, sanitation reports and reports respecting any items required to be contained in a depreciation report. This requirement is new and was adopted into law on December 13, 2011.

#### Depreciation Report (s. 94, SPA, Regs 6.2 (1) & (2))

Depreciation reports or reserve fund studies are mandatory in other provinces. As of December 13, 2011, this is now the law in British Columbia as well. Strata corporations with less than five strata lots are exempt. Other strata corporations will be required to either obtain a depreciation report or waive this requirement by a  $^{3}\!4$  vote of owners at a general meeting by a certain date. The date applicable to many strata corporations will be by December 13, 2013. This date could vary and legal advice should be sought on this issue. This provision gives strata corporations two years to comply with the new requirements. Thereafter, depreciation reports will be updated every three years.

The requirement to waive the depreciation report by ¾ vote of owners will be an annual requirement. If the ¾ vote is unsuccessful or if it is not held, then the strata corporation will be required to obtain the depreciation report. The next question becomes, "How long does the strata corporation have to obtain the depreciation report?" The answer is eighteen months. The answers to additional questions will become clear as customary practice unfolds.

Strata corporations and their advisors should closely review these changes, since the provisions adopted into law contain different wording as compared with the previous wording.

Regulation 6.2(1) has been repealed and replaced. Deprecation reports were previously defined as a document to assist a strata corporation in determining the appropriate amount for the annual contribution to the CRF. This definition has been removed.

The new Regulation 6.2(1) outlines what a depreciation report must contain, including all of the following in compliance with regulation 6.2(2):

- (a) a physical component inventory and evaluation;
- (b) a summary of repairs and maintenance work for common expenses respecting items that usually occur less often than once a year or that usually do not occur;
- (c) a financial forecasting section;
- (d) the name of the person who prepared the depreciation report, including their qualifications, their E&O insurance and their relationship to the strata corporation;
- (e) the date of the report; and,
- (f) other appropriate information or analysis.

There are mandatory requirements imposed on the physical component inventory and evaluation, as follows:

(a) The physical component inventory must be based on an on-site visual inspection. Any deprecation report prepared without a physical attendance and survey will not meet the minimum statutory requirements.





- (b) The report must include a description and estimated service life of the common property, common assets and other property for which the strata corporation is responsible over *30 years*.
- (c) The regulations require that the following items must, where *practicable*, be addressed in the depreciation report: building structure, building exterior, including roof, roof deck, doors, windows and skylights, buildings service systems including electrical, heating, plumbing, fire protection and security, common amenities and facilities, parking facilities and roadways, utilities, including water and sewage, landscaping, including paths, sidewalks, fencing and irrigation, interior finishes, including floor coverings and furnishings, green building components, balconies and patios. This mandatory list is broad and all encompassing.
- (d) All common property and limited common property for which the strata lot owner is responsible to repair and maintain must be identified. Who is responsible to repair and maintain windows, doors and balconies has historically been the subject matter of controversy and debate. This will likely continue into the future. However, what is clear is that the repair and maintenance obligations will have to be addressed prior to completion of a depreciation report, since the issue of who is responsible (owner or strata corporation) will have to be determined. Many strata corporations should consider a bylaw review to address and clarify repair and maintenance issues.

Regulation 6.2(3) mandates the criteria for financial forecasting. It must include:

- (a) The costs projected over a 30 year period for anticipated maintenance, repair and *replacement* items set out above, beginning with the current or previous fiscal year.
- (b) The factors and assumptions used to calculate the costs must be described, including interest rates and rates of inflation.
- (c) A description of how the CRF is currently funded.
- (d) The current balance of the CRF minus any approved expenditures that have not yet been taken from the fund.
- (e) A minimum of 3 cash-flow funding models for the CRF. Regulation 6.2(4) requires an analysis of the cash-flow funding to meet the deprecation report expenditure requirements using one or more of the CRF, special levies and financing.

Regulation 6.2(5) addresses payments out of the CRF where the contribution is based on a depreciation report. The requirements for payment out of the CRF are the same now as before the amendment. CRF expenditures do not have to be for the purposes of the depreciation report. The expenditure can be for any purpose consistent with the fund or to pay for common expenses that usually occur less often than once a year or that do not usually occur. A  $\frac{3}{4}$  vote of owners at a general meeting is still required to authorize a payment out of the CRF (s. 92, Act).

#### **Qualified Person**

There has been a lot of debate regarding who should be qualified to prepare a depreciation report. A "qualified person" is defined as "a person who has the knowledge and expertise to understand the individual components, scope and complexity of the strata corporation's common property, common assets and those parts of a strata lot or limited common property, or both, that the strata corporation is responsible to maintain or repair under the Act, the strata corporation's bylaws or an agreement with an owner and to prepare a depreciation report that complies with subsections (1) to (4)" (Reg. 6.2(6)).

This is a broad definition. The intent of the legislature was to afford the strata corporation flexibility in selecting the person best-suited to analyze its unique property. However, the failure to carry out the due diligence required to ensure that the person hired is a "qualified person" could expose the strata corporation to potential liability if the report contains errors or omissions or later proves to be defective.

Undoubtedly several people will view the depreciation report as a business opportunity. It is important that the strata corporation only hire qualified persons to prepare this important document. Strata corporations should consider amending their bylaws to clarify "who" is a qualified person to prepare the report.

The list will likely include engineers, accountants, professional reserve analysts, appraisers and other professionals. This issue will likely constitute an industry debate for years to come.

#### Contingency Reserve Fund ("CRF") Contributions

The statutory guidelines and customary practice for minimum contributions to the CRF remain the same. The cap has been removed, which is a positive move forward.

As before, a strata corporation must determine annual contributions to the CRF in compliance with the regulations (s. 93, Act). Many regulations have been repealed and replaced with new provisions effective December 13, 2011.

#### **CRF Contribution for 1st AGM**

The following summarizes the new regulations dealing with CRF contributions at the 1st annual general meeting ("AGM") of the strata corporation:

- 1. If the amount in the CRF at the time of the 1st AGM is less than 25% of the estimated operating expenses set out in the interim budget (the "Developer's Budget"), then the CRF contribution must be at least 10% of the operating budget approved at the 1st AGM (Regulation 3.4(a)). The funding requirements are essentially the same as before.
- 2. If the amount in the CRF at the time of the 1st AGM is at least 25% of the estimated operating expenses set out in the Developer's Budget, then contributions to the CRF are discretionary and *may* be made as part of the annual budget approval process after consideration of the depreciation report, if any (Regulation 3.4(b)). This permits *all* contributions to the CRF by a simple majority vote of owners at an AGM. The regulations prior to amendment contained a ceiling that required a <sup>3</sup>/<sub>4</sub> vote to make contributions to the CRF that exceeded 100% of the operating budget. The requirement for a higher threshold vote of owners once this ceiling has been met has been deleted. This is a welcome amendment to the regulations.

#### CRF Contributions after the 1st AGM

The Regulation dealing with CRF contributions after the 1st AGM has been repealed. Again, customary practice will continue as before. The amendments remove the requirement for a higher threshold vote to approve contributions once a ceiling has been met and take into consideration the depreciation report.

The replacement regulation is summarized as follows (Regulation 6.1):

Regulation 6.1(a) requires mandatory CRF contributions in certain circumstances. If the CRF amount at the end of the fiscal year after the 1st AGM is less than 25% of the total operating budget for the fiscal year that just ended, then the mandatory annual contribution is calculated as the lessor of (i) 10% of the operating fund for the current fiscal year, and (ii) the amount required to bring the CRF to 25% of the total amount budgeted for the contribution to the operating fund for the current fiscal year.

Regulation 6.1(b) provides that if the amount in the CRF at the end of *any* fiscal year that has just ended is equal to or greater than 25% of the total amount budgeted for the contribution to the operating fund for the fiscal year that has just ended, then additional contributions *may* be made as part of the annual budget after consideration of the depreciation report, if any.

Prior to this amendment, a strata corporation was not required to contribute any monies to the CRF once the CRF reached 25% of the total annual budget. The contributions are still permissive using this formula, but the formula has been amended slightly to take into consideration the depreciation report requirements.

The legislative goal was to improve accountability. Strata accountability is becoming increasingly important since according to the ministry responsible for housing, strata properties now make up more than half of the taxable properties in more than a dozen British Columbia municipalities. It is anticipated that the number of stratas in British Columbia will continue to grow as the province's population increases.

Additional amendments to the *Strata Property Act* and regulations are expected into the near future. The most notable proposed amendment relates to the introduction of audited financial statements.

Strata corporations, managers, engineers and other persons involved in strata governance, management and administration are encouraged to keep up to date by participating in ongoing industry training and educational programs. Also, strata corporations should consider bylaw amendments to address the ongoing amendments to the legislation.

# THE STRATA COUNCIL AS ASSET MANAGER: DEFINE YOUR VISION, THEN ALIGN YOUR DECISIONS

By: Ted Denniston, AScT, LEED\* AP, Halsall Associates, and Sally Thompson, P.Eng. Halsall Associates

Every day, Strata Councils are called upon to make important contracting and tendering decisions about their properties. These decisions can significantly affect current and resale property values, owner satisfaction, and the long-term financial viability of the Strata. But for Strata Councils to make the best possible decisions, they have to think like commercial real estate Asset Managers. This means defining the Vision for the property, then ensuring that capital decisions are aligned with that Vision.

#### Asset Manager versus Property Manager

Most commercial real estate properties (whether office, retail or industrial) have an Asset Manager and a Property Manager. The Asset Manager is responsible for the long-term vision for the property. The Asset Manager decides which capital projects will move forward and what strategy will be followed in defining the scope of work. By contrast, the Property Manager handles the building's day-to-day activities; he/she implements the project once decisions have been made.

#### Asset Managers Define the Vision

Strata Councils need to recognize that they are more like Asset Managers than Property Managers.

As Asset Manager, the Strata Council should have a clear Vision for the corporation. This Vision will be a function of the type of building, including its size, age and location.

Consider the different Visions for the following two hypothetical properties:

**123 Highend Street:** Our property will be kept up so that it continues to be the most attractive and valuable condominium in the Luxuryhill Neighbourhood. We will upgrade our facilities and amenities as often as required to remain at par – or ahead of – new condominiums that are developed in our neighbourhood. We will provide our residents with a facility that meets the expectations of luxury condo owners. We are not solely focused on the first cost of work. We are also concerned about the impact projects will have on the value of our condo units.

123 Modest Street: Our property will be kept up so that it retains the character and attributes intended by the original design. We will strive to keep maintenance fees competitive with surrounding buildings. We will provide a neat, clean and safe environment for our residents, and we will ensure that our capital investments are practical but not extravagant.

#### Clear Vision Leads to Good Decisions

The Vision informs decision-making: it provides a framework to ensure that capital projects will be successful. Without a clear Vision for the property, there is a risk that the project will not meet the Strata's goals. No matter how well the project is tendered and implemented, the Strata Council may still be frustrated by the results.

Thus, a critical function for Strata Councils is setting - and adhering to - the Vision for the property. By accepting responsibility for the role of Asset Manager, the Strata Council will be starting on the right foot to ensure successful project tendering and contracting.

Ted Denniston is the Manager for Halsall Associates Western Region.

Sally Thompson is Halsall's National Audits Practice Leader.

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# NEW PROGRAM HELPS SENIORS, PEOPLE WITH DISABILITIES MODIFY HOMES

Would a new ramp, handrails or walk-in shower help you maintain your independence at home?

BC Housing's new Home Adaptations for Independence (HAFI) program helps low-income B.C. seniors and people with disabilities make home modifications that will allow them to continue living at home.

Through HAFI, homeowners and landlords with eligible tenants can apply for financial assistance of up to \$20,000 for improvements that make their home more accessible and safe.

The goal of the program is to enable people who have physical limitations to live at home longer. People's physical needs change over time – sometimes, a small improvement to a home can make the difference between being able to live independently or not.

Types of eligible projects include:

- Handrails in hallways or stairways,
- Ramps for ease of access,
- Easy-to-reach work or storage areas in the kitchen,
- Lever handles on doors,
- Walk-in showers with grab bars, and
- Bathtub grab-bars and seats.

The projects must be permanent and fixed to the home, although exceptions can be made for equipment that gives access to an existing part of the home (e.g. a bath lift). The program will not cover supportive care, portable aids such as walkers, household appliances, emergency repairs to roofs and furnaces, or maintenance work.

Launched in January 2012, HAFI is funded by the Government of Canada and the Province of British Columbia through the Canada-B.C. Affordable Housing Initiative. Through the HAFI program, \$15 million in grants or forgivable loans will be distributed to qualifying B.C. residents over the next three years.

To qualify for assistance from HAFI, recipients must be a low-income senior or person with a disability, a Canadian citizen or landed immigrant, and a B.C. resident. Someone in the household must have a permanent disability or loss of ability that makes it difficult to perform day-to-day activities. As well, the total household income and assets must be below a certain limit. BC Housing can tell you the income and house value limits for your area when you apply.

The program is open to both homeowners and those living in market rental accommodation where rents are at the low end of market levels; landlords must apply for improvements on behalf of eligible tenants.

Eligibility requirements, an application guide and application forms are available at www.bchousing.org/HAFI, by calling BC Housing at 604-646-7055, by emailing hafi@bchousing.org, or visiting any BC Housing office. For those outside the Lower Mainland, you can also call BC Housing toll free at 1-800-407-7757 extension 7055.

For more information about the program, visit: www.bchousing.org/HAFI.

#### Photo Caption:

The new Home Adaptations for Independence (HAFI) program helps low-income B.C. seniors and people with disabilities make home modifications for safe, accessible and independent living.







# THE BY-PRODUCT OF REPLACING AN ELEVATOR PISTON - COMMUNITY BUILDING

In my 20 + years of strata management I have been involved in many "ugly" repair projects/ So often we hear the horror stories of how terrible things are during major repair projects. Re-piping results in holes in walls and a general mess all over the place. Building envelope challenges result in damage to the inside of people's homes, lost views, noise, etc. Painting, new carpets and other such projects can cause great inconvenience.

But some projects can bring out the best in people. Not long ago I had to have the elevator piston replaced in a four story building in Vancouver. There is only one elevator in the building and it was going to be out of order for about three weeks. At the SGM where we were asking the owners for approval to spend the money for the work an elderly lady asked how she could get her groceries. How will her friends be able to come and visit—"they can't walk up three flights of stairs" she noted. "Am I going to be stuck in my apartment for the entire time?"

This 35 year old building has a mix of older folks with some physical challenges and younger folks love the character of old buildings. The younger folks at the meeting huddled for a minute and came up with a plan. The young active healthy owners would "buddy" up with those who may need assistance during the project. Phone numbers were exchanged and plans were made.

Fast forward to two months later. The elevator is now under repair. Mrs. Jones needed to go to the doctor. There was no way she could handle the stairs. No problem. The team responded by putting her in a wooden chair. Four strapping healthy young men carried the chair down three flights of stairs. On her return the opposite happened. When someone was going shopping they would phone their new "buddy" and see if they needed anything. The offers of assistance went on for the duration of the project.

And it continues today; over a year later. Besides having a safe elevator this strata has a new sense of community. The elevator cost \$55,000. You cannot, however, put a price tag on the new sense of community that developed during the project.

Jim Allison Assertive Property Management

#### **CCI VANCOUVER TRADE &**

#### **SPONSOR MEMBERS DIRECTORY**

#### Phoenix Restorations Ltd.

1800 Brigantine Drive

Coquitlam, B.C. V3K 7B5

Tel: 604-945-5371 Fax: 604-945-5372

#### **Accounting Services**

#### Engineering

#### Dong Russell & Company Inc.

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Vancouver, B.C. V6J 3J2

Tel: 604-730-7472

Fax: 604-730-7459

#### Apex Building Sciences Inc.

233-18525 53 Avenue

Surrey, B.C. V3S 7A4

Tel: 604-575-8220

Fax: 604-575-8223

#### Reid Hurst Nagy Inc.

105-13900 Maycrest Way

Richmond, B.C. V6V 3E2

Tel: 604-273-9338

Fax: 604-273-9390

#### Aqua-Coast Engineering Ltd.

P.O. Box 1367 Station A

Delta, B.C. V4M 3V8

Tel: 604-948-0958

Fax: 604-948-0959

#### **Builders (Property Restoration Services)**

#### Halsall Associates Limited

930 West 1st Street, Suite 112

North Vancouver, BC V7P 3N4

Tel: 604-924-5575

Fax: 604-924-5573

#### EPS Westcoast Construction Ltd.

#110-15585 24th Avenue

Surrey, B.C. V4A 2J4

Tel: 604-538-8249

Fax: 604-538-1371

#### **Financial Services**

#### **Equity Protection Group**

203-15585 24th Avenue

Surrey, B.C. V4A 2J4

Tel: 604-542-9697

Fax: 604-538-1371

#### 1 City Financial Ltd.

1847 Marine Drive, Suite 200

West Vancouver, B.C. V7V 1J7

Tel: 604-261-0285

Fax: 604-925-9961

#### First General Services Vancouver Inc.

2661 Lillooet Street

Vancouver, B.C. V5M 4P7

Tel: 604-291-2880

Fax: 604-291-2872

#### Pacific & Western Bank of Canada

P.O. Box 2000, 40733 Perth Drive

Garibaldi Highlands, B.C. V0N 1T0

Tel: 604-984-7564

Fax: 604-898-3442

#### **Strata Capital Corporation**

170-422 Richards Street

Vancouver B.C. V6B 2Z4

Tel: 866-237-9474

Fax: 866-826-2728

#### Insurance

#### BFL Canada Insurance Services Inc.

200 - 1177 West Hastings Street

Vancouver, B.C. V6E 2K3

Tel: 604-696-5541

Fax: 604-683-9316

#### **Coastal Insurance Services**

401-130 Brew Street

Port Coquitlam, B.C. V3H 0E3

Tel: 604-917-0022

Fax: 604-937-1734

#### **Legal Services**

#### **Access Law Group**

1700 – 1185 West Georgia Street

Vancouver, B.C. V6E 4E6

Tel: 604-689-8000

Fax: 604-689-8835

#### C.D. Wilson & Associates

630 Terminal Avenue N.,

Nanaimo, B.C. V8S 4K2

Tel: 250-741-1400

Fax: 250-741-1441

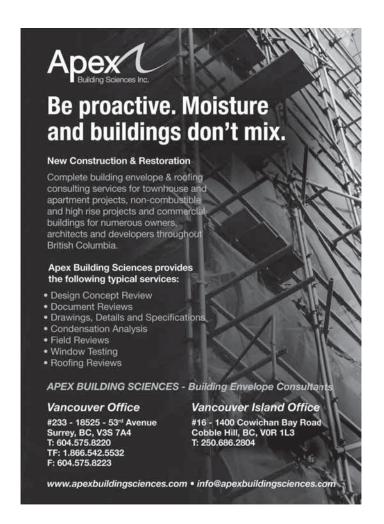
#### Clark Wilson LLP

800-885 West Georgia Street

Vancouver, B.C. V6C 3H1

Tel: 604-643-3359

Fax: 604-687-6314





#### Cleveland & Doan

1321 Johnston Road

White Rock, B.C. V4B 3Z3

Tel: 604-536-5002

Fax: 604-536-7002

#### Miller Thomson LLP

1000-840 Howe Street

Vancouver, B.C. V6Z 2M1

Tel: 604-687-2242

Fax: 604-643-1200

#### Lesperance Mendes Lawyers

410-900 Howe Street, Suite 410

Vancouver, B.C. V6Z 2M4

Tel: 604-685-3567

Fax: 604-685-7505

The Halsall team supports CCI.

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- Construction Review
- Contingency Reserve Fund Studies

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contact Kevin Grasty tel. 604.924.5575 kgrasty@halsall.com

#### Strata Management & Real Estate

#### Assertive Property Mgmt. & Real Estate Services Inc.

3847B Hastings Street

Burnaby, B.C. V5C 2H7

Tel: 604-253-5566

Fax: 604-253-5536

#### Blueprint Strata Management Inc.

1548 Johnston Road, Suite #206

White Rock, B.C. V4B 3Z8

Tel: 604-200-1030

Fax: 604-200-1031

#### Dodwell Strata Management Ltd.

1701 – 1166 Alberni Street

Vancouver, B.C. V6E 3Z3

Tel: 604-699-5255

Fax: 604-688-3245

#### **Gateway Property Management Corporation**

#400-11950-80th Avenue

Delta, BC V4C 1Y2

Tel: 604-635-5000

Fax: 604-635-5001

#### Homelife Glenayre Realty Chiliwack Co. Ltd.

45269 Keith Wilson Road

Chilliwack, B.C. V2R 5S1

Tel: 604-858-7368

Fax: 604-858-7380

#### Kyle Properties Ltd.

202 - 1537 West 8th Avenue

Vancouver, B.C. V6J 1T5

Tel: 604-732-5263

Fax: 604-732-8858

#### The Wynford Group

#815 - 1200 West 73rd Avenue

Vancouver, B.C. V6P 6G5

Tel: 604-261-0285

Fax: 604-261-9279

#### **Other Sponsor Members**

#### ASC Creative Ltd.

1529 West 71st Avenue, Suite 32

Vancouver, B.C. V6P 3B9

Tel: 604-771-5001

#### Campbell & Pound Commercial Ltd.

1111 – 11871 Horseshoe Way

Richmond, B.C. V7A 5H5

Tel: 604-270-8885

Fax: 604-270-8045



#### **Homeowner Protection Office**

#### **Branch of BC Housing**

4789 Kingsway, Suite 650

Burnaby BC V5H 0A3

Tel: 604-646-7095

Fax: 604-646-7051

#### SWS Marketing, Inc.

410-151 10090 152 Avenue

Surrey, B.C. V3R 0Y6

Tel: Tel: 778-895-6255









www.stratacapital.ca 866.237.9474



# Buying A Home? Check for the 2-5-10 Warranty before You Buy

The Province provides a free online New Homes Registry through the Homeowner Protection Office's (HPO) website. Check this registry to see whether a home:

- can be legally offered for sale
- · has a policy of home warranty insurance, and
- is built by a Licensed Residential Builder or an owner builder.

It's quick and easy to use.

All homes registered with the HPO on or after November 19, 2007, can be found on this registry.



www.hpo.bc.ca
Toll-free: 1-800-407-7757
Email: hpo@hpo.bc.ca



# Canadian Condominium Institute – Vancouver Chapter Advertising Rates 2012/2013

Size	**Members Black & White	**Members *Full Colour
Business Card – 3.33"w x 1.83"h	\$50.00	\$75.00
<sup>1</sup> / <sub>4</sub> Page – 3.5"w x 4.75"h	\$125.00	\$325.00
½ Page	\$250.00	\$650.00
7.0"w x 4.75"h (Landscape)		
9.5"w x 3.5"h (Portrait)		
Full Page – 7.0"w x 9.5"h	\$400.00	\$950.00
Back Cover		\$1,200.00
Artwork Set Up & Design		

<sup>\*</sup>Full Colour Ads – Payment must be received by CCI Vancouver Chapter prior to printing.

## **Advertising Submissions**

Please provide photo quality advertisement in either electronic or camera-ready format suitable for scanning (inkjet print-outs are not acceptable). Scanned images must be in high resolution of at least 300 dpi. Electronic files must be submitted in tiff or pdf format. **Note: PDF** files should not be converted from colour to black & white. If the ad is to be in black & white, the original file must be in black & white. If the ad is to be in colour, the original file must be in colour. The ad copy submitted should be sized to the ad requirements (see above ad sizes).

Please call or e-mail for additional specifications. If you do not have an advertisement already prepared, setup is an additional charge at \$25.00 per hour.

Please send advertising submissions to the attention of Jamie Bleay at:

CCI Vancouver Chapter
Suite 1700 – 1185 West Georgia Street
Vancouver, B.C. V6E 4E6
or to the chapter's e-mail address at: contact@ccivancouver.com

<sup>\*\*</sup>Rates are based on a per issue basis.



# **MEMBERSHIP APPLICATION**

MEMBERSHIP TO JUNE 30, 2013

Phone: ( ) Fax: ( ) Email:  Condo Corporation Address:  City: Province: Fax: ( ) Email:  President:  Treasurer:  Name Address/Suite  Please forward all correspondence to: Management Company address Condo of Annual Fee: 1-50 Units: \$110.00 51-100 Units: \$150.00 101-200 Units  PROFESSIONAL MEMBERSHIP  Name: Occupation  Company:  Address:  Chone: ( ) Fax: ( ) Email:  Annual Fee: \$180.00  SPONSOR/TRADE SERVICE SUPPLIER MEMBERSHIP  Company:  Name: Industry:  Address:  City: Province: Fax: ( ) Email:  Annual Fee: \$180.00  SPONSOR/TRADE SERVICE SUPPLIER MEMBERSHIP  Company:  Name: Industry:  Address:  City: Province: Fax: ( ) Email:  Annual Fee: \$300.00  NDIVIDUAL CONDOMINIUM RESIDENT MEMBERSHIP  Name: Sannual Fee: \$300.00  NDIVIDUAL CONDOMINIUM RESIDENT MEMBERSHIP  Name: Annual Fee: \$300.00	a all areas	
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Phone: ( ) Fax: ( ) Email:  Condo Corporation Address:  City: Province: Fax: ( ) Email:  President:  Freasurer:  Name		Suite #:
Condo Corporation Address:  City:	Postal Code:	
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Phone: ( ) Fax: ( ) Email:  President:  President:  President:  President:  President:  Name  Address/Suite  Address/Suite  Address/Suite  Please forward all correspondence to: Management Company address Condo ( Annual Fee: 1-50 Units: \$110.00 51-100 Units: \$150.00 101-200 Units  PROFESSIONAL MEMBERSHIP  Name: Occupation  Company:  Address:  City: Province: Fax: ( ) Email:  Annual Fee: \$180.00  SPONSOR/TRADE SERVICE SUPPLIER MEMBERSHIP  Company:  Name: Industry:  Address:  City: Province: Fax: ( ) Email:  Annual Fee: \$300.00  NDIVIDUAL CONDOMINIUM RESIDENT MEMBERSHIP  Name: Fax: ( ) Email:  Annual Fee: \$300.00  NDIVIDUAL CONDOMINIUM RESIDENT MEMBERSHIP  Name: Fax: ( ) F		Suite #:
President:    Name	Postal Code:	
Treasurer:    Name		
Treasurer:    Name		
Please forward all correspondence to: Management Company address Condo Cannual Fee: 1-50 Units: \$110.00 51-100 Units: \$150.00 101-200 Units  PROFESSIONAL MEMBERSHIP  Name: Occupation  Company: Address: City: Province: Feat: ( ) Email: Annual Fee: \$180.00  SPONSOR/TRADE SERVICE SUPPLIER MEMBERSHIP  Company: Name: Industry: Address: City: Province: Feat: ( ) Email: Annual Fee: \$300.00  NDIVIDUAL CONDOMINIUM RESIDENT MEMBERSHIP  Name: Address: City: Province: Feat: ( ) Email: Company: Co		Email
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Annual Fee: \$110.00		