



President’s Message

Our chapter board has grown! After years of operating with a small but hard-working board, we elected 7 board members to our board at our December 2008 Annual General Meeting. Since that time our new board has been working diligently at establishing our 2009 seminar program which we hope to launch toward the end of April. Stay tuned to the website for further details.

Speaking of the website, our board has recognized that importance of having a user-friendly website. We are in the process of putting the finishing touches on a plan that would see our website undergo a major overhaul. With the changes in place members will be able to provide feedback via a members’ forum, sign up for seminars and renew memberships online and purchase educational materials.

Despite the less than stellar economic news we have been bombarded with over the past several months, I can report that our chapter is financially healthy and has experienced modest membership growth over the past several months. We continue to spend considerable time focusing on the marketing of our chapter and on providing more and more educational seminars for our members. Strata council members have a difficult task to perform at the best of times and our board is working hard on expanding our chapter’s educational programs in order to make the role of a strata council member that much more manageable.

Jamie Bleay

Why Fall Protection Should be Important to You

Do you have people working on the roof of your building(s)? If the answer to this question is yes then you should be thinking about fall protection.

Falls are the leading cause of fatalities in the construction industry (U.S. Department of Labor). On average, 10 workers die every year in British Columbia after a fall from an elevation (WorkSafe BC).

As a person or entity having any responsibility for workers, either through direct employment or indirectly by hiring a contractor, you are obligated to appropriately mitigate the risk to which those workers are exposed. Such obligations would extend to a property manager, Strata or maintenance contractor.

The Workers Compensation Act of BC allows WorkSafe to impose administrative penalties for health and safety violations. The maximum amount is \$42,244.78. As a recent example, a local general contractor was penalized in the amount of \$17,687 for the following:

“A worker was working at the edge of a roof 6 m (20 ft) above an asphalt surface without the use of fall protection. Despite having been found in violation of the fall protection regulations on several occasions

- INSIDE THIS ISSUE -

<i>President’s Message</i>	1
<i>Why Fall Protection Should be Important to You</i>	1
<i>Borrowing to Relieve Strata Corporation Tensions</i>	2
<i>Insurance Appraisals 101 for Strata Corporations</i>	3
<i>Case Law Update</i>	5
<i>Home Emergency Checklist</i>	7
<i>Home Renovation Tax Credit</i>	8

in the past, the firm failed to provide the worker with adequate training, instruction, and supervision.” (WorkSafebc.com June 2, 2008).

This case underscores the expectation that is placed on employers to ensure compliance with the fall protection requirements that have been set forth by WorkSafe.

More specifically, this will have direct influence on several basic maintenance activities. For example: what if you want your windows washed and access is only possible from a boatswain’s chair or swing stage suspended from the roof, or what if you need to service an HVAC unit that is near an un-guarded roof edge? There are two basic things you need to have in place before the work gets started.

First, your building must have a complete engineered fall protection system including drawings that bear the seal of a professional engineer. This drawing must be posted near the main access door to the roof.

Second, the system must be reviewed and signed off annually by a professional engineer. This review generally consists of a visual assessment, however, some components such as gantry systems and adhesive type anchors require non-destructive testing at varied intervals.

Furthermore, if you or your employees are working in an area where there is a risk of falling, a written fall protection plan will be required. If you hire a contractor, it would be their responsibility to create their own job-specific work plan. However, you would have some responsibility to ensure that a contractor has the intention and the means to follow these requirements. Some building owners go so far as to require that all individuals working on the roof sign a “roof-top” waiver which would shift more of the liability away from the property owner. Moreover, it serves as a reminder to contractors and their employees about their responsibilities when working in an environment where a risk of falling exists.

According to WorkSafe Bulletin WS 02-03, a written site-specific fall protection plan is required if work is to be carried out on the roof edge without a guard or on the face of a building over 3 meters (10 ft) above grade. Such a plan must address the following issues:

- Potential fall hazards on the job.
- Types of fall protection systems to be used.
- Instructions to workers on how to safely use the equipment.
- Instructions on how to rescue a worker who has fallen and can not initiate a self rescue.
- Will the fire department be required to execute a rescue?

Fall protection planning and worker training is an essential component to ensuring worker safety. In fact it has been reported that 27 percent of worker falls involved workers wearing fall protection equipment

(WorkSafe Magazine November 2006). Common examples of this were reported as harnesses being worn but not tied to an anchor or harnesses worn inside-out.

The bottom line is, for building owners and managers, fall protection is not something you can ignore or shift entirely onto the contractors that you hire. Parts of the system such as tie-off points must be integral to the structure of your building. Furthermore, you have to play a role in ensuring the proper use of the system on your building.

Leonard Pinalto, M.Sc., P.Eng., LEED ® AP works in the Read Jones Christofferson’s Vancouver branch. He has been involved with the design and assessment of numerous fall protection systems throughout Western Canada and United States. Please direct questions or comments to lpinalto@rjc.ca

Borrowing to Relieve Strata Corporation Tensions

As strata property values escalated over the last couple of years, many strata corporations discovered that repairs and renovations to their common areas were necessary in order to maintain these value increases. However, when underfunded contingency reserve funds, the result of historically low strata fees, met increasing labour and material costs a shortfall or “gap” became evident. Tensions were created for both the strata owners and the strata board (who are also owners) as the traditional solution of a levy or special assessment was introduced. Now, an alternative solution is available that can help strata boards face, and successfully overcome, these tensions.

To assist a board with fulfilling its duties, provisions are included in Section 94 (1) of the Strata Property Act which states the strata corporation “may prepare a depreciation report estimating the repair and replacement cost for major items and ... assist it in determining the appropriate amount for annual contributions to the contingency reserve fund. Section 6.2(1) of the Strata Property Regulations provides a list of items that may be included in the report.

When the need for immediate repairs or renovations has been identified and a reserve fund shortfall exists the strata board may consider four options to address the situation: deny, defer, special assess or borrow.

Denying Work

By denying the required work, the strata board is promoting further deterioration and, as a result, increased future damage and expenses.

CCI - Vancouver Board of Directors - 2008/2009

Jamie Bleay - President
Paul Duchanie - Vice President
Christina Garson - Secretary
Jim Allison - Treasurer
Sabrina Tu - Member at Large
Jennifer Durham - Member at Large
Louis Catseras - Member at Large

Welcome New Members

Chris Gill
Shane Johnson
Read Jones Christofferson Ltd.
The Owners, Strata Plan NW391
Maximum Financial Services Inc.

This contravenes their responsibility to act on behalf of the owners as outlined in Section 3 of the Act which states a strata corporation "... is responsible for managing and maintaining the common property and common assets ... for the benefit of the owners."

For the owners of neglected strata complexes, property values can decline as potential buyers see or become aware of work required to be done, but that is not being addressed. Investors are also affected as the rents collected may be well below market values due to poor curb appeal. Insurance coverages or favorable premiums may also be at risk.

Deferring Work

Occasionally, repairs are deferred as the reserve fund is "topped up". However, postponing necessary work can prove to be more costly and often it is more economical to undertake the project immediately and as a whole. With labour in tight supply and material costs escalating, trades can create economies of scale by deploying their resources a single time. Equally as important, owners' quality of life is not negatively impacted by extended construction periods.

Special Assessments

Deferral may not be an option, especially when health or safety issues are present. Then, a one-time assessment or levy may be viewed as the only solution. But with no regard to each owner's economic circumstances, levies tend to create emotionally charged and sometimes painful situations. While owners with sufficient disposable income may be able to take the hit, some may not want to, choosing to use their money elsewhere. Seniors on a fixed income may not have the cash at hand to meet a levy, while for young families it means compromising their monthly budget?

Growing opinion also indicates more owners want to pay only for that portion of the repair they will benefit from. Knowing that in the future they may not stay in their strata, they ask: "Why should I pay today for something that will be enjoyed by others after I leave?"

For the strata board, as well as its owners, leveraging other capital can be the best solution for alleviating the above concerns.

Borrowing Responsibly

Borrowing responsibly enables owners and board members to easily cope with expenses directly related to common area repairs. By matching the payment stream to the life of the asset, owners are only paying for that portion they receive benefit from. Realistic loan amortization (payback) periods maximize cashflows allowing for easy budgeting. Owners do not have to use their own credit facilities and with a unique loan structure do not have to provide a personal guarantee nor have a mortgage placed on their home. All work can be completed immediately and in its entirety, minimizing the intrusion on owner's quality of life and maximizing the value of their property / rents.

It should also be noted that substantial additions, alterations or improvements are often best completed by way of a loan as drawing from the reserve fund for these purposes is restricted under the Strata Act. These measures may only be financed with a special assessment or a loan. Be aware that substantial improvements or additions to the common elements require a vote with approval required from at least three quarters of the unit owners.

Borrowing to offset reserve fund shortfalls when repairs are necessary may not solve all the related problems. However, it can often be a key component of a well thought-out, responsible financial solution. And not only are strata boards ensuring they are looking out for their owners' best interests, but they're helping to relieve their own tensions at the same time!

Contact Blake Karasiuk at [HYPERLINK "mailto:blakek@maxium.net"](mailto:blakek@maxium.net) blakek@maxium.net or 1-800-379-5888 ext 209 or 780-235-3405.

Insurance Appraisals 101 for Strata Corporations The Basics of Insurance Appraisals

As I sit in my 3rd floor office and look out my window, I have a beautiful view of two white cranes. Unlike the Whooping Cranes, these large white metal cranes are far from being endangered but rather are a common site in many of the major urban centers across Canada; they are symbolic of the condominium construction boom. With new condominium developments being started every year, there are increased costs to construct these complexes. These cost increases can vary not only by construction type (i.e. wood frame, reinforced concrete, etc.) but also by geographic location. For example, the City of Vancouver is currently experiencing construction cost increases of 8% to 15% due to a limited labour pool and the price of certain commodities. In contrast, the City of Windsor, Ontario is only experiencing increases of approximately 3% to 4% due to the poor economic conditions resulting from the down cycle in the automotive industry. Therefore, it is important to reflect these construction cost regional variances in the Replacement Cost Insurable Value of both newly constructed and existing condominiums since section 149 of the Strata Property Act states:

"Property insurance required for strata corporation

- 149 (1) The strata corporation must obtain and maintain property insurance on
 - (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.
- (3) 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."

The calculation of this important replacement cost value requires the expertise of an accredited appraiser that can complete an insurance appraisal of the condominium and provide the value in a formal appraisal report. In addition, the condominium's by-laws may have specific requirements relative to the completion of an insurance appraisal (i.e. an insurance appraisal must be completed every 3 years with updates in the interim years). Furthermore, your insurance broker may recommend that an insurance appraisal be completed if your condominium has:

- 1) An outdated insurance appraisal (typically older than 3 years);
- 2) Never completed an insurance appraisal; and/or
- 3) Insurable values that have been developed from less-than-reliable sources.

Once you have determined that it is time to complete an insurance appraisal, the next step would be to engage a qualified appraisal firm. In order to familiarize you with what to expect, below are the basic steps involved with the insurance appraisal process:

1) Request for a Proposal from an Insurance Appraisal Firm

This is your first contact with the insurance appraisal firm. The typical details that qualified appraisal firms require to provide a proposal include:

- Strata Plan Number
- Strata Name
- Strata Civic Address
- Type of Condominium (high-rise, low-rise, townhouse, etc.)
- # of Buildings/Blocks
- # of Units
- Year Built
- Amenities of the Strata (swimming pool, tennis court, fitness room, clubhouse, etc.)
- Are there any air space parcels?
- Are the architectural plans/strata plans available? – The construction of any new condominium starts with detailed construction plans, therefore, the best source to develop current replacement costs are the construction plans. More specifically, the architectural plans are most important for an insurance appraisal since the majority of the building value is contained in the structural elements of the building. If there are no architectural plans available, the strata plans registered at Land Title Office would be sufficient enough to complete the insurance appraisal. But strata plans are only available for strata condominium developments. If there are no architectural plans or strata plans available, ask the appraisal firm if they can assist you with obtaining the plans from other sources such as the Municipal Building Department or Land Title Office. If there are still no plans available, the appraisal firm can measure the buildings to determine the approximate square footage.

The above information should provide the appraisal firm with the details to send you a no-obligation proposal.

2) Site Inspection

After your authorization of the service, the appraisal firm should arrange a site inspection. The purpose of the site inspection is to allow the appraiser to record the architectural, mechanical, interior and exterior features of the building. For high-rise or low-rise style condominiums, the appraiser will need access to the roof, mechanical and electrical rooms, underground parking garage and amenities rooms. For townhouse style condominiums, the appraiser can record most of the details from a walk-around of the exterior of the condominiums but he/she will need access to the amenity building(s) i.e. clubhouse. For both high-rises and townhouses, it is also helpful to see a typical suite with the standard finishes of the condominium. Furthermore, it is helpful if the property manager or a site contact that is knowledgeable about the building details be available to answer any questions. Lastly, the appraiser will need to borrow the architectural plans from the condominium to assist with developing the replacement cost of the condominium.

3) Development of Appraisal Reports

The development of the insurance appraisal report starts with a review of the architectural plans/strata plans. The appraiser will use the architectural plans to calculate the gross floor area of each floor plate of the building and verify their notes relating to the structure of the building(s). The appraiser will then enter this information into a software costing system such as the Marshall Valuation Service. Additional costing sources and internal databases as well as research data from public sources or local developers should be used to ensure the accuracy of the costs. The appraisal method employed will be the Segregated Cost Method, Model-Based Method or a combination of both Methods.

The Segregated Cost Method involves estimating the current unit cost of installed components, sections or systems of the building structure under appraisal. The unit price includes costs of materials, labour, over-



High Clouds
INCORPORATED

Seminars & Dispute Resolution Services

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

Archie Zariski
BA, L.L.B., L.L.M., C.Med.
Mediator, Conciliator, Trainer

We provide:

- complete range of seminars
- strategic & business planning facilitators
- mediators
- arbitrators
- independent meeting chairs

3438 - 78 Ave. Edmonton, AB T6B 2X9
Ph: 1-877-206-1999 Fax: 1-877-207-1999
Info@highclouds.ca www.highclouds.ca

LEADERS IN CONDOMINIUM AND CONSTRUCTION INSURANCE



The Lorenzetti Group of Companies

BONDING, RISK MANAGEMENT AND INSURANCE SERVICES

BFL CANADA INSURANCE SERVICES INC.

Tel: 604-669-9600 www.BFL87.ca Fax: 604-683-9316

VANCOUVER - CALGARY - TORONTO - OTTAWA - MONTREAL - QUEBEC - HALIFAX

head, fees and profits required to replace the building components new, as of the date of appraisal.

The Model-Based Method uses as a basis, the current cost per square foot of other properties that are similar to the subject property in their design, style, construction and function. This benchmark cost is then adjusted to more closely suit the specifications and construction quality of the subject property being appraised. Once adjusted, this unit cost is applied to the subject's gross floor area with additional consideration given to any specialty features.

After the replacement cost is developed in the insurance appraisal report, there should be a formal review by another appraiser to verify that the costing methodology and replacement cost value are accurate. Upon completion of the review, the insurance appraisal report is issued to the Strata.

4) Insurance Appraisal Updates

If an insurance appraisal report is more than one year old it is recommended that the strata corporation get an insurance appraisal update provided by the firm that completed the initial appraisal. Most insurance appraisal firms should be able to provide the insurance appraisal update at a nominal cost. The updated insurable value is typically the replacement cost value from the initial insurance appraisal indexed up for construction cost increases. Construction cost increases in British Columbia have exceeded 10% annually in the last five years. This is significantly higher than the Canadian Consumer Price Index which has been in the range of 1.8% to 2.8% and is sometimes incorrectly used to update Insurable Values.

5) Re-appraisals

One appraisal is not enough! With constantly changing construction costs the strata corporation should review the strata corporation's insurance coverage every year and complete a full re-appraisal every three years. Additional reasons for completing a re-appraisal include:

- 1) The condominium may have had property additions, deletions or changes to components of the building. For example, many condominiums are currently upgrading to energy efficient boilers and chillers. This can impact the insurable value;
- 2) Indexing up of the initial appraised value beyond two years becomes increasingly inaccurate over time. By indexing up the past appraised value, the strata corporation is not taking into consideration specific cost increases to building components such as steel frames and concrete walls. A re-appraisal would result in a re-costing of these building components to accurately reflect their costs; and
- 3) The by-laws may require the corporation to complete an insurance appraisal every three years.

In conclusion, as we continue to see new condominiums rise across Canadian cities it is important to keep in mind that the construction costs associated with these condominiums continue to rise as well. The extent of construction cost increases can vary significantly and are strongly affected by the natural forces of supply and demand as well as economic factors. In order to maintain an accurate replacement cost insurable value, make sure that regular insurance appraisals and updates do not become an endangered species for your strata!

By: Sabrina Tu, BBA, Business Development Associate, Suncorp Valuations Ltd. And Vic Persaud, B.A. (Hons.), Business Development Manager, Suncorp Valuations Ltd.

Case law update

Linda Kearsley v. The Owners, Strata Plan KAS 1215 and Gary Robert Nevens 2008, BCSC 1606

This case involved the construction of a solarium by Ms. Kearsley in 2000 on limited common property, being the patio in front of her unit which also enclosed the exterior window of the adjacent unit. Ms. Kearsley had asked for and obtained the permission of the former owner of the adjacent unit and Mr. Nevens who, at the time in question, was the tenant in the adjoining unit. Mr. Nevens purchased the unit in 2003. According to the evidence filed in court, each of Mr. Nevens and Mr. Jones, who had previously owned the adjoining unit, understood that the permission given to Ms. Kearsley on the basis that the enclosure would not obstruct the view or the light of the window that was enclosed. No permit was obtained from the City of Penticton for the construction of the solarium.

Unfortunately Mr. Nevens and Ms. Kearsley began having unhappy differences. In 2006 Ms. Kearsley was told by the City of Penticton that the solarium did not conform with the municipal building code but eventually the City agreed to issue a retroactive building permit if she made certain changes to the enclosure, including replacing Mr. Nevens' exterior window with a fire retardant window. However, Mr. Nevens did not grant Ms. Kearsley permission to install the window and as a result, Ms. Kearsley proceeded to court seeking the following relief:

- a) declaration that the plaintiff has received approval for the construction of the solarium;
- b) an order directing the defendant Strata, through its counsel, to approve the prior construction of the solarium on the property;
- c) a temporary injunction preventing the defendant strata or its agents from removing the solarium on the property;
- d) an order pursuant to Section 165 of the Strata Property Act, S.B.C. 1998 c. 43 directing the defendant, strata, to provide access to the plaintiff, or her agents and contractors, to unit 102 for the purposes of effecting replacement of the window; or, in the alternative,
- e) an order directing the defendant Nevens to allow reasonable access to unit 102 for the purposes of the installation of the required window.

The parties acknowledged that in accordance with section 68(1) of the Strata Property Act (the "Act"), the window in question was partly common property and partly within Mr. Nevens' strata lot.

After the Judge dealt with the suitability of dealing with the dispute by way of a summary trial rather than having it remitted to the trial list,

- e) an order directing the defendant Nevens to allow reasonable access to unit 102 for the purposes of the installation of the required window.

The parties acknowledged that in accordance with section 68(1) of the Strata Property Act (the “Act”), the window in question was partly common property and partly within Mr. Neven’s strata lot.

After the Judge dealt with the suitability of dealing with the dispute by way of a summary trial rather than having it remitted to the trial list, the narrow issue before the court was whether the strata corporation and Mr. Nevens had a legal duty stemming from the alleged acquiescence to the construction of a solarium on limited common property, to install the new window required by the City of Penticton.

Ms. Kearsley took the position that because the City required the window as a result of the construction of the solarium, which had been constructed with the consent of the defendants, the strata corporation had a duty pursuant to bylaw 14(iv), which stated:

14. The strata corporation must repair and maintain all of the following:
 - (iv) doors, windows and skylights on the exterior of a building or that front on the common property, ...

to restore the window to a sound condition thereby complying with the City’s requirement. Ms. Kearsley also took the position that the strata corporation had the right to enter Mr. Nevens’ strata lot to undertake the necessary repairs pursuant to a bylaw that required a resident or visitor to allow the strata corporation to enter a strata lot to inspect, repair and maintain the common property, common assets or such parts of the strata lot that the strata corporation was required to insure under section 149 of the Act. Lastly, Ms. Kearsley took the position that if the strata corporation failed to undertake the window repair to “common property” pursuant to section 72(1) of the Act, she had a remedy pursuant to section 165 of the Act to compel the strata corporation to perform that duty.

Ms. Kearsley argued that she was entitled to rely on the past confirmation or approval given by Mr. Nevens, the previous owner and by the strata corporation and that the defendants were estopped from denying her the remedies sought.

The strata corporation opposed, in part, Ms. Kearsley’s claims but did apply for its own remedies, including an order that Mr. Nevens give the strata corporation reasonable access to his strata lot to allow for the installation of the window or in the alternative, that the solarium be removed within 30 days.

The Judge did not buy Ms. Kearsley’s argument against Mr. Nevens or against the strata corporation. At paragraph 39 of the decision, Mr. Justice Cullen stated that “ The plaintiff’s contention that the Strata Council’s past approval of her structure operates as an estoppel creating an affirmative duty to take the necessary steps to permit her to comply with the City of Penticton building code cannot prevail. The Strata’s approval did not contemplate any alteration to property partly owned by an adjacent strata lot owner. The difficulty that has arisen in this case did not arise from the Strata’s approval of the structure, it arose from the plaintiff’s failure to secure a building permit and address its requirements before she built the structure. There is nothing to implicate the Strata in the dilemma facing the plaintiff. It is occasioned by the municipality’s building code and requirement of a permit, and Mr. Nevens’ unwillingness to agree to an alteration to the

window in his living room.” He went on to say that “While the Strata Council’s approval of Ms. Kearsley’s structure no doubt constituted acquiescence or encouragement of its being built, it could not be taken as acquiescence or encouragement that it be built without a necessary permit in a manner that infringed the building code, or contrary to the consent of an affected strata lot owner.”

The Judge dismissed Ms. Kearsley’s action against both defendants. He went on to rule that each party would have to bear their own costs. Mr. Justice Cullen suggested that the dispute could have been resolved by agreement and that antagonism between the parties “could have been avoided by the exercise of goodwill and neighbourly compromise has resulted in this law suit with a result that will adversely affect the plaintiff, both aesthetically and economically. While I am not in a position to assign ultimate responsibility for the antagonism that developed, there is evidence that both parties have contributed to it.”

Case comment: The lawsuit could likely have been avoided IF the strata corporation has required, as a condition of giving its permission, that Ms. Kearsley obtain all necessary permits and approvals from the City of Penticton and provide proof of this to the strata council. The issue of the window replacement to confirm with the City’s building code would then not have arisen.

HOME EMERGENCY CHECKLIST – BASIC REQUIREMENTS FOR DEALING WITH DISASTERS

Most of us don't think about emergencies. What do you do in case of fire, flood, winter storm or any type of possible disaster? When disaster strikes, you may not have much time to act.

Take a moment and review the following checklist. It could save your life or the life of someone you love. The checklist has been developed with home safety in mind but can be adapted to any situation.

Create an Emergency Plan

- Meet with household members. Discuss with children the dangers of fire, severe weather, earthquakes and other emergencies.
- Discuss how to respond to each disaster that could occur.
- Discuss what to do about power outages and personal injuries.



**RW
CSI**

Specializing in:
Insurance Replacement Appraisals
Commercial, Industrial,
Multi-Family Residential
Strata Corporations

Ph: 604-267-7077 Fax: 604-267-7017

Reliance West
Consulting Services Inc. info@relianceconsulting.ca
35 yrs of professional advice and trusted results

- Learn how to turn off the water, gas and electricity at main switches.
- Post emergency telephone numbers near telephones. Teach children how and when to call 911, police and fire.
- Instruct household members to turn on the radio for emergency information.
- Develop a Home Escape Plan with your family and post where each person has access. Everyone should be aware of at least two ways out of the house and know where a pre-arranged meeting place is outside.
- Take a basic first aid and CPR class.
- Keep family records in a water and fire-proof container.

Prepare an Emergency Supplies Kit

Prepare an Emergency Supplies Kit for each member of your family. Store in a convenient place, known to all family members, near an exit. Keep the kit in a backpack or bag that can be easily carried. Check periodically and replace products whose "best before" dates have expired.

Regardless of the additional needs your family may have, the bare essentials for an Emergency Supplies Kit include:

- **Water.** In almost any scenario, having enough drinking water for at least 3 days is essential. You will need a minimum of one gallon per person per day and more if it's hot. Keep at least one gallon of water in your car at all times; rotate through your supply to maintain freshness.
- **Food.** Store non-perishable, ready to eat food; including individual special needs for each family member and for pets if you have any. Be as simple or extravagant as you have time and money to be. If you will be staying at home through an event, start by eating the contents of the fridge first, then the contents of the freezer. Many foods can be prepared over a camp stove, barbecue grill, or open fire. And remember to keep a manual can opener in your emergency kit.
- **Flashlight and spare batteries.** Candles and oil lamps are fine, but can pose a fire hazard.
- **Battery powered radio** and spare batteries (to listen to news bulletins).
- **Swiss Army knife.** Get a good one for your emergency kit. Even if you don't get any other tools, the Swiss Army knife has enough basic tools to be useful.
- **Vital personal needs** such as diapers and formula for babies, medication for health conditions, spare eyeglasses.

You may also need to evaluate the inclusion of the following items:

- **A change of clothing,** rain gear, jackets and sturdy shoes.
- **Blankets** or outdoor sleeping bags.
- **Matches** in a waterproof container.
- **Whistle** (in case need to attract attention).
- **First aid kit** to include several sizes of adhesive bandages, gauze, breathable tape, hand sanitizer, antiseptic wipes, an

anti-bacterial ointment, tweezers, and small scissors. Add more items as you deem necessary.

- **Toilet paper** and other hygiene items.
- **Copies of important documents** such as personal ID, insurance and home inventory, etc. Scan, digitize, and add a CD of other important records to your Emergency Supplies Kit. Revise at least once a year.
- **Books or games.**

Store your Emergency Supplies Kit in a place known to everyone in the family. If you need to leave in a hurry, you should be able to pick up your Emergency Kit and head out the door. Keep your vehicle gas tank at least half full in case you have to evacuate and gas is not available.

Other emergency supplies in case you have to stay at home during a power outage include:

- **Alternate power source** such as portable generators. However, this must never be operated indoors.
- **Alternate heat sources** such as portable space heaters and recommended fuel, wood for fireplace/wood burning stove.
- **Clean fireplace/wood burning stove.** If it has not been used for a long time, have the chimney and appliance checked by a professional technician to ensure the unit is not a hazard.
- **Alternate cooking methods** (candle warmers, chafing dishes and fondue pots; barbeque and fuel, stored in approved container and used outdoors only).

If You Need to Evacuate

- Make sure you have a reliable source of information. Listen to the radio for the location of emergency shelters and follow the instructions of local officials.
- Wear protective clothing and sturdy shoes.
- Take your Emergency Supplies Kit.
- Lock your house.
- Use travel routes specified by local officials.

If you are sure you have time ...

- Shut off water, gas and electricity, if instructed to do so.
- Let others know when you left and where you are going.
- Make arrangements for pets. Animals may not be allowed in public shelters.

During An Emergency

- Use 9-1-1 for life-threatening emergencies only. Use non-emergency telephone numbers only as required keeping your calls short.
- Listen to the radio or television for emergency updates, location of emergency shelters and instructions, including emergency routes.
- Check on neighbours, especially the elderly or disabled.

- In case of evacuation, leave notification for additional family members. If need be, secure home from intruders, leave immediately and take Emergency Supplies Kit with you. Wear protective clothing and footwear. Go to a designated evacuation centre (sign up there so you can be located) or go to an agreed upon emergency reunion location.
- In case of fire or other home threatening occurrence, follow your Home Escape Plan. Get everyone out of the house immediately. Do not re-enter for any reason until it has been declared safe.
- In the case of a power failure, turn the thermostat down to minimum and turn off all appliances, electronic equipment and tools. Power can be restored more easily when the system is not overloaded. As well, this will help to prevent injury, damage to equipment and fire. Avoid opening the refrigerator or freezer unnecessarily. To minimize the number of times, post a list of the contents on the door and remove all the items you need at once. Use perishables and food from the refrigerator first, then from the freezer and lastly use non-perishable supplies.
- Never bring portable generators indoors or operate in an attached garage.
- Use only recommended fuel in portable space heaters, keep at least one metre (three feet) away from combustibles.
- Never refuel appliance indoors or when hot.
- Use propane or charcoal barbeques outside only.
- Spend time outdoors each day in fresh air or keep windows open to provide necessary ventilation.
- Use flashlights sparingly to extend battery life during power outage.
- Secure candles in solid protective containers. Keep away from all combustible materials.
- Never leave candles unattended. Don't let young children carry or play with them.
- Never carry candles throughout the home, use flashlights for portability.
- Check every room before going to bed to make sure candles are extinguished and portable heaters are turned off.

After An Emergency

- Stay calm and help the injured.
- Check on neighbours, especially elderly or disabled.
- Don't use the telephone unless absolutely necessary.
- Before returning home, make sure your home is structurally safe and hazard free. Check for fire risk, gas leak, unsafe electrical wiring, damaged utilities and make sure that the water supply is clean.

Preparation is the key to minimizing the adverse effects. Learn how to protect yourself and cope with disaster by planning ahead. This checklist will help you get started. Discuss these ideas with your family and prepare an emergency plan. Post the plan where everyone will see it, and make sure your family members know what to do in case of emergency.

Home Renovation Tax Credit (HRTC)

Comments By Stan Dong of Berris Mangan, Chartered Accountants

The 2009 Federal Budget proposes a 15% non-refundable tax credit to individuals for eligible expenditures in excess of \$1,000, but not more than \$10,000, made in respect of eligible dwellings. For the taxpayer, this will result in a maximum federal tax credit of \$1,350 ($\$10,000 - \$1,000 \times 15\%$). Note that no tax credit is received for the first \$1,000.

The work must be performed or good acquired from January 28, 2009 to January 31, 2010. However, the credit will not be available for expenditures pursuant to an agreement entered prior to January 28, 2009. The credit may be claimed in the individual's 2009 personal income tax return, even with respect to qualifying expenditures incurred in 2010.

The HRTC provides a single limit for each family. The HRTC may be claimed entirely by one member of the family or by any members of the family. Two or more families which share ownership of an eligible dwelling will each be eligible for the credit. An eligible dwelling consists of a person's principal residence, or a principal residence of one or more of the other family members.

For condominiums and co-operative housing corporations, eligible expenditures will include the individual's share of the cost of renovating common areas, in addition to costs to renovate the unit. This means that the owners could receive the HRTC on the special levies paid plus the cost associated with renovating their own unit if the conditions are met.

A renovation or alteration of an eligible dwelling qualifies for the HRTC provided that it is of an enduring nature and is integral to the dwelling, including expenditures for the cost of labour, professional services, building materials, fixtures, equipment rentals and permits.

The HRTC will not be reduced by other tax credits or grants under other government programs. For example, an eligible expenditure which qualifies for both the HRTC and the medical expense credits can be claimed under both programs.

Please note that the above comments are based on the information from the 2009 Federal Budget. As of February 5, 2009, the HRTC has not been legislated by the government. The final version of the HRTC might differ once it passes the legislation. It is unlikely that the government will make significant changes to the HRTC as they are focused on stimulating the economy.



ACCESS
LAW GROUP

Jamie Bleay

Tel: 604.801.6029
Fax: 604.689.8835
jbleay@accesslaw.ca

The Halsall team supports CCI.

**Providing consulting services
to property managers
and facility owners**



- Condition Evaluations for Walls, Roofs and Parking Garages
- Repair Specifications
- Construction Review
- Contingency Reserve Fund Studies

Visit www.halsall.com to find out more.

Halsall
ENGINEERS-CONSULTANTS

Contact Kevin Grasty
tel. 604.924.5575
kgrasty@halsall.com



MAINTENANCE MATTERS

B u i l d i n g B C

As a strata owner, there is a legal duty to maintain your building – but what should be maintained and how?

An easy-to-read series of bulletins called *Maintenance Matters* provides free practical information to strata owners, councils and managers on the maintenance of multi-unit building envelopes.

For a free copy of *Maintenance Matters* bulletins, visit the Research and Education page of the Homeowner Protection Office (HPO) website



Website: www.hpo.bc.ca

Toll-free: 1-800-407-7757

Email: hpo@hpo.bc.ca



Canadian Condominium Institute – Vancouver Chapter Advertising Rates 2008/2009

Size	**Members Black & White	**Non- Members Black & White	**Members *Full Colour	**Non- Members *Full Colour
Business Card – 3.33”w x 1.83”h	\$50.00	\$75.00	\$75.00	\$100.00
¼ Page – 3.5”w x 4.75”h	\$125.00	\$225.00	\$325.00	\$425.00
½ Page 7.0”w x 4.75”h (Landscape) 9.5”w x 3.5”h (Portrait)	\$250.00	\$400.00	\$650.00	\$750.00
Full Page – 7.0”w x 9.5”h	\$400.00	\$750.00	\$950.00	\$1,100.00
Back Cover			\$1,200.00	\$1,500.00
Artwork Set Up & Design				\$25.00/hr.

***Full Colour Ads – Payment must be received by CCI Vancouver Chapter prior to printing.**

****Rates are based on a per issue basis.**

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

Member Feedback

How are we doing? We welcome your comments, questions or suggestions that you may have. You can provide your comments by e-mailing us [c/o contact@ccivancouver.com](mailto:contact@ccivancouver.com) or writing to us c/o 1700- 1185 W. Georgia Street, Vancouver, B.C. V6E 4E6. If you write to us, please include your name, address and strata plan #. If any strata corporation members would like to submit an article about a topic of interest or do a profile of your complex, we would be happy to include your article or profile in one of our upcoming newsletters.





MEMBERSHIP APPLICATION

MEMBERSHIP FROM JULY 1ST TO JUNE 30TH

Referred By: _____ (For Ambassador Program)

■ **NEW STRATA CORPORATION MEMBERSHIP:** *Please complete all areas*

Strata No.: _____ No. of Units: _____ Townhouse High-rise

Management Company: _____ Contact Name: _____

Address: _____ Suite #: _____

City: _____ Province: _____ Postal Code: _____

Phone: () _____ Fax: () _____ Email: _____

Strata Corporation Address: _____ Suite #: _____

City: _____ Province: _____ Postal Code: _____

Phone: () _____ Fax: () _____ Email: _____

President: _____

Name _____ *Address/Suite* _____

Vice President: _____

Name _____ *Address/Suite* _____

Treasurer: _____

Name _____ *Address/Suite* _____

Please forward all correspondence to: Management Company address Strata Corporation address

Fee: \$ 110.00

■ **PROFESSIONAL/TRADE SPONSOR SUPPLIER MEMBERSHIP**

Name: _____ Occupation: _____

Company: _____

Address: _____ Suite #: _____

City: _____ Province: _____ Postal Code: _____

Phone: () _____ Fax: () _____ Email: _____

Full Year Fee: Professional Membership \$ 110.00

Trade Sponsor Supplier \$ 110.00

■ **INDIVIDUAL STRATA RESIDENT MEMBERSHIP**

Name: _____

Address: _____ Suite #: _____

City: _____ Province: _____ Postal Code: _____

Phone: () _____ Fax: () _____ Email: _____

Full Year Fee: \$ 110.00

Cheques should be made payable to:

CCI - Vancouver Chapter
1700 - 1185 West Georgia Street
Vancouver, B.C. V6E 4E6
Attention: Jamie Bleay, President of the Board

Email: contact@ccivancouver.com
Website: www.cci.ca/Vancouver/