



President's Message

As I write this message the recent memory of cold and snowy weather has been replaced with the reality of the "usual" Vancouver winter weather; rain and more rain! However, one thing that we have to look forward to is the piles of snow on the North Shore Mountains as well as at Whistler. The 2010 Olympic organizers must be wondering how Mother Nature could have been so cruel to them last year!

As we reach the mid way point of our fiscal year I am pleased to say that CCI Vancouver has turned the corner so to speak although I certainly do not want to jinx things for our chapter.

As many of our members know, the CCI Vancouver board members have been hard at work over the past few months putting the finishing touches on our winter seminar for strata council members (and those owners who want to be on their strata councils). The seminar will take place on Saturday, February 19, 2011 at the UBC Robson Square campus which is located in downtown Vancouver on Robson Street between Hornby and Howe Street. The seminar topic will be "Hot button topics" which will cover a myriad of issues from depreciation reports, bylaw enforcement, building maintenance, strata finances and a legal update. The presenters at this seminar will include:

- Jim Allison of Assertive Property Management
- Paul Duchaine and Paul Murcutt from BFL Canada
- Shawn Smith, LLB from Cleveland Doan
- Phil Dougan, LLB, from Access Law Group
- Kevin Grasty and Anne Beninger of Halsall Associates Limited

Having recently concluded a very successful seminar on October 30, 2010 that was attended by over 80 registrants, we are hopeful that this upcoming seminar will attract as much if not more attention which is why the seminar will be divided into a morning session and an afternoon session. Many of the individuals who attended our last seminar asked us to devote more time to our seminar and we have accommodated that request. However, unlike the last seminar that was held, we will be asking anyone wishing to attend to pre-register (payment can still be made on February 19th) so that we can make sure that we have enough seats for our attendees. You will find a registration form in this newsletter that you can complete and return to the CCI Vancouver office.

On a separate but related note, we had a number of property managers in attendance at our last seminar and many of them asked whether or not CCI Vancouver would be taking steps to become an accredited re-licencing education provider for strata managers. That subject has been broached with the Real Estate Council of B.C. and we are hoping to have more to say on this topic in the next few months. Given that education is one of the cornerstones of CCI, we at CCI Vancouver want to do all that we can to provide valuable and relevant educational seminars and educational material to strata managers in the Lower Mainland.

Lastly, many of you may have heard that the Provincial Government is just about ready to launch a strata web survey on regulations being developed for depreciation reports and audited financial statements for strata corporations. We are told the survey will likely run Jan 31, 2011 through March 4, 2011. If you are at all interested in participating in the survey and have not been contacted directly by the housing policy branch of the Provincial Government, you can check the Housing Policy Strata Properties webpage for when the link to

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the strata survey is posted in early 2011 or you can submit comments on survey-related topics through March 4, 2011 either through email housing.policy@gov.bc.ca

Jamie Bleay

Motivating the Unmotivated: Another Governance and Maintenance Responsibility of Condominium Corporations

By

Deborah M. Howes, LLB, ACCI, FCCI, C.Arb., C.Med.,
President, High Clouds Incorporated

Condominium corporations need volunteers. This statement surprises no one. Volunteers complete all the governance and community functions of the condominium corporation, through the board of directors and various committees. The challenge is recruiting and retaining those volunteers.

A volunteer is a person who actively takes on a task, responsibility or project on his or her own accord; a person who takes the initiative to do something.

Canada is known for its altruistic spirit; volunteers abound for just about every cause, organization and event. We know that people volunteer everyday – in large and small ways. We volunteer for social agencies, for our children – at school and in sports and the arts, at work, for our local, provincial or federal governments, for our friends and families, for causes that we support or believe in, or for change we want to advocate.

We easily know that we want people who will step forward to serve on the condominium board, committees and work projects. We find it frustrating that some many owners appear unwilling to contribute to the condominium community in ways we view as valuable or needed. What can we do to improve the life cycle of volunteers in the condominium community? Why do people not willingly volunteer at home?

One response is the mixed messages in the condominium environment. Condominium involves property, business or governance and community. Buyers purchase condominium units as property investments, residences and business locations. Both developers and condominium owners focus on the property when they sell condominium units. The property has certain amenities, desirable size and features a good reserve fund, recent repairs or upgrades, and a good location. Occasionally we hear about the community identity in sales ads. Rarely, if at all, do we hear that condominiums are corpo-

rations that require a board of directors to govern the corporation and make business decisions for this medium to large business or social enthusiasts to create or continue the identity of this quasi-community league.

Condominium creates competition for people's time, energy and resources. If the condominium is a business location, the owners' primary focus may be the success of their own business. For a condominium owner who owns a residential unit, the conflict is even more obvious. A non-condominium homeowner comes home from work to enjoy family or social activities or chosen volunteer activities outside the home. This person must make some decisions and take some actions, within his or her own priorities and fiscal ability, to maintain his or her property.

Contrast this to the condominium unit owner. We ask the condominium unit owner to come home and then to:

- serve on a committee such as bylaws, finance, maintenance, social events, newsletter, welcome to new owners
- serve on the board of directors to approve a budget, enforce the legislation and bylaws, tender and approve contracts, oversee the maintenance, repair and replacement of the property
- open his or her home to other directors or owners for meetings
- commit an undetermined amount of time to corporation business
- carry out tasks with little or no orientation or training and variable support
- accept the praise and public criticism of other owners and residents
- make decisions within a structure that they have little ability to change
- deal with people that others have chosen – for example the elected board
- contribute financially to the maintenance and value of their property based on priorities set by others.

The condominium community as a whole needs to begin marketing the opportunities that exist for people in the community. All condominium communities offer opportunities to learn and experience elected office and governance. Condominium volunteers learn how to chair effective meetings present reports, make effective decisions, and interpret legislation and contracts. They learn how to take minutes, prepare for a meeting, read a budget and financial statements, and read and evaluate a tender document. They learn how to read condominium plans, understand construction methods, and financial

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Welcome New Members

The Owners, Strata Plan BCS1721
Phil Dougan
Blueprint Strata Management Inc.
Dodwell Strata Management Ltd.
Firm Management Corporation

planning. They network with condominium managers, lawyers, accountants, engineers, insurance brokers and other professionals. At the same time, these volunteers obtain the satisfaction and confidence that their home is sound and their property values are holding or improving. Condominium volunteers get all this for the small price of some of their time. Where else can a person add to or enhance their job or business skills for such a small price?

Another response to why people do not volunteer in condominium is that people are apathetic. We hear about apathy a lot. Apathy is the wall before us. Apathy is a lack of interest or concern, especially regarding matters of general importance or appeal, an indifference, a lack of emotion or feeling, or impassiveness. Looking at the definition can help us realize what we have to overcome to increase volunteerism. How do we generate interest or create concern? How do we create emotion or feelings that result in actions that assist our communities? What incentives or encouragements will work? In other words, how do we motivate owners and residents to become the volunteers in condominium communities?

According to one Canadian study, there are six key incentives for volunteering:

- Achievement
- Recognition and feedback
- Personal growth
- Giving something back
- Bringing about social change
- Family ties
- Friendship, support, bonding and a feeling of belonging

See: A Report to the Voluntary Action Directorate Multiculturalism and Citizenship Canada Ottawa 1992 ISBN 0-662-20105-1
<http://www.nald.ca/fulltext/heritage/ComPartnE/WhyPplE1.htm>.
Three of the items in this list are very applicable to condominium communities so I have included some excerpts about those topics.

First is achievement, which was seen as “A strong and common thread ... was the need to achieve and the recognition that many kinds of achievement could result in satisfaction. Accomplishing an intended result, discovering new capabilities in oneself and making something bad turn into something good, Although it was not recognized as a motivation for getting involved in the first place, the opportunity to accomplish some thing — to see direct results from one's personal effort — was what kept them coming back to volunteer tasks that were sometimes stressful, depressing, or otherwise difficult. The need to achieve has its down side too. When reaching goals is impossible because of circumstances or when the organization for which the volunteer works is seen to put obstacles in the path of achievement through poor planning or improper use of a volunteer's time, the volunteer becomes dissatisfied. It is important for organizations to provide volunteers with the opportunity to achieve something — however minor — by matching the volunteer with the job that is likely to provide the kind of results the volunteer is looking for.”

Next is recognition and feedback, where the study found “In some cases, though, feedback and recognition were seen as necessary. And volunteers were clear about when and whether it was appropriate.

The more of me I put into it, the more I need feedback, support and recognition. My organization this year put a little thank-you note in their canvassers' package. My reaction was that they could have saved their money. What really mattered was my captain saying, 'What you did was really good,' or enquiring how it went... if I never hear from the organization, it doesn't mean a thing one way or the other.

Both personal investment and organizational size seem to have a bearing on feedback expectations: ... Whenever possible, feedback needs to be specific and to spell out exactly what the volunteer has achieved: ... And feedback from the recipients of a service is sometimes seen as more meaningful than organizational recognition.”

Third is personal growth. Here the study reports, “Among the major rewards and incentives of volunteering appears to be the opportunity for personal growth. Discovering new skills and capabilities, learning more about yourself and other people or overcoming personal challenges were identified by the people in our groups. Participants mentioned being pleasantly surprised by discovering they are good at doing unexpected things. There was talk of growing self-esteem and confidence with each new challenge tackled and skill learned. Others found that life developed more intensity, more colour, as they were exposed to new experiences that would not ordinarily have come their way. ... Volunteering also provides new situations and new environments that people might not otherwise be exposed to. ... The implication for managers of volunteers is that they must know their volunteers and provide the right sort of challenges and experiences. Sometimes these come with the assignments, but in other cases the opportunities have to be created.”

The same study identified a number of turnoffs for volunteering such as:

- Disorganized management - organizational inefficiency, especially when it wastes a volunteer's time or makes the assignment more difficult, made a lot of participants angry.
- Lack of board support – volunteers feel devalued when they are not given the resources and equipment to do their jobs.
- Staff indifference – paid staff or contractors often see volunteers as hindrances or obstacles to doing their own jobs.
- Limited training and orientation – many organizations do not provide effective orientation and training procedures on both the content (condominium law etc) and roles (job duties, conducting meetings, reading financial statements, reading tenders, etc.)
- Lack of contact and support – volunteers who are left on their own can feel isolated and face the risk of taking the wrong action or making the wrong decision.
- Wrong assignment – people prefer to do work they enjoy; this challenge increases when returning volunteers keep the same role or take the choice roles, because “they've been there longer” or “have always done this task”.
- Perks that are withdrawn – people don't expect compensation, but once offered they react if it is withdrawn.
- Insufficient funding – lack of organizational funding often means not doing the job or not doing it well, leaving the volunteer to question the value of the tasks.

To this list I add two additional turn offs: meetings and conflicts. Meetings that are long, unstructured, disorganized, of limited value and that have no real purpose or result are major turnoffs to volunteers who have limited time and competing interests. Conflict is also a big turnoff. Conflict arises when people are put into roles with others they did not choose who have different views, values, priorities, information, methods and approaches from themselves.

So what can a condominium corporation do? The current board and manager must recognize that they need to change the organization to make it more attractive to volunteers or they need to recruit the volunteers who like dealing with the challenges present in the current organization or they need to recruit volunteers who can and will change the organization.

The board needs to begin by completing an inventory. The inventory needs to include three items:

- a current picture of the condominium community – what is the real state of the finances, buildings, common property, conflict, activity, contracts, challenges, upcoming work, etc.
- a current list of what knowledge, skills, abilities the corporation will need to deal with its current picture.

The North Alberta Chapter of the Canadian Condominium Institute, in its CM 100 materials, developed a questionnaire /exercise to complete these two inventories.

- an evaluation of what your condominium community offers for volunteers.

The following survey can help evaluate what your condominium community offers for volunteers. It might mirror the first impression

owners have about the corporation and the volunteers who contribute to the community.

This evaluation can bring valuable insights to the condominium volunteer assessment. It identifies where the condominium can address change to enhance the volunteer experience. Examine the results and as a board consider the volunteer response to date. Where the answers might indicate a disincentive to volunteers, either consider recruiting a volunteer to carry the task of bringing change to that item or consider changing the item before the next call for volunteers.

Case law update – Winter 2011

Generally speaking there are one or two court decisions per year which can be put into the category of “dealing with difficult people”. Some of these cases are more extreme than others. This case law update focuses on a few of these cases and illustrate that even when your strata council thinks that your “difficult person” tops the list, there will always be others! After some digging

The first case is out Alberta is cited as Owners: Condominium Plan No. 022 1347 v. N.Y., 2003 ABQB 790 (CanLII). The link to the case is:

<http://www.canlii.org/en/ab/abqb/doc/2003/2003abqb790/2003abqb790.html>

In this particular case the problems faced by the board of the condominium corporation were so bad that a Master of the court ordered a person to deliver up vacant possession of her home. The owner appealed that decision which was heard by a Judge of the Queen’s Bench of Alberta who upheld the decision of the Master. There are two things that make this case interesting. The first is the list of problems submitted into evidence. At paragraph 38 of the decision the following list was referred to by the Judge:

“[38] Twenty-three written complaints were also received. These complaints were regarding: -

- Noise coming from the premises at times of the day and to such an extent that the peaceful enjoyment of the building for other owners, occupiers or their visitors was unreasonably disrupted;
- The Appellant obstructing, or permitting obstruction of sidewalks, walkways, passages, driveways, gateways, or parking areas for purposes other than for entering and leaving the premises;
- Damage to the common property by pets in the care or control of the Appellant;
- The Appellant failing, or permitting her visitors or other occupants not to clean up after, or pick up the excrement of any pets in her care and control;
- The Appellant failing to keep pets in her care and control on a leash at all times;

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- (f) The Appellant speaking in a derogatory or rude manner to other owners, occupants, or their visitors, and
- (g) The Appellant trespassing or permitting trespass by her visitors or other occupants, into parking areas that other owners are entitled to use and occupy exclusively;

The second and perhaps most interesting part of the decision was that many of the problems, which were in fact bylaw violations, occurred while the woman in question was a tenant in the unit in question. After she became the owner the bylaw violations continued and it was on the basis that she was an "owner" that the Master ordered her evicted from her unit. On appeal, the Judge stated that "I have decided that an owner of a condominium residence can be evicted by the Condominium Association for substantial breaches of the Condominium Bylaws, just as if she was a tenant. In this case the Appellant was basically a tenant in any event, or holding the property as a constructive trustee. However even if she was the owner of the condominium unit at all times, she could still be evicted by her Condominium Association in these circumstances."

And even worse....

Metropolitan Toronto Condominium Corporation No. 946 v. J.V.M., 2008 CanLII 69581 (ON S.C.)

<http://www.canlii.org/en/on/onsc/doc/2008/2008canlii69581/2008canlii69581.html>

The owner in question had significant schizophrenic symptoms. The condominium corporation had tried to deal with her for more than 15 years. The court, on hearing the evidence submitted by the condominium corporation, stated that:

"(i) it is undisputed that the Corporation has done everything in its power to resolve the situation", and that "(t)he Corporation has demonstrated that it had displayed great sympathy to the unique circumstances of the respondent who is seriously disabled."

Further, the Judge found that "(t)here have been undisputed health hazards to the adjoining unit holders, and that "(t)he history of the matter suggests that there is a distinct probability that the cycles of the past will repeat in the future."

Some of the other evidence enunciated at the hearing can be found from the following excerpts taken from the decision:

"Further unit inspection by MTCC 946: observed excessive garbage and debris. ... faeces on living room carpet, and in the bathroom sink, among other places ... flammable items left in oven and on stove. ... very high risk of fire in corporation ... serious health and safety risk to residents of corporation."

"Funeral Sanitation Services cleaned unit 203. Removed garbage, spoiled food, large amounts of faecal matter, containers full of urine."

"Further complaint letter from neighbouring resident of MTCC 946. "... hazards... feces and garbage... water left running... danger of fire... rancid garbage.... odours... pests... recurring situation has become intolerable."

"MTCC 946's superintendent returns to unit 203 with security and Funeral Sanitation Services. Observed garbage and decaying food, maggots on the carpets and walls, an infestation of flies and moths,

toilet full to the rim with faeces and a sink full to the rim with mouldy water."

Having taken into account the lengths to which the condominium corporation had gone to try to accommodate the owner's obvious disability, the Judge made the following orders:

- 1) The respondent shall, by February 10, 2009, cause her unit and its appurtenant common interest (hereinafter referred to as her "unit") to be listed for sale with a realtor, and shall not cause the said listing to end, other than by sale of the unit, without leave of the Court.
- 2) The respondent shall make all reasonable efforts to effect the sale of the unit, including listing the unit for sale at a reasonable price and permitting unimpeded entry into the unit for the purpose of listing or showing, and accepting any reasonable offer to purchase the unit.
- 3) The respondent shall, forthwith upon this order taking effect, vacate the said unit and remove from it all of her belongings and contents.
- 4) On or after January 31, 2009, the respondent shall not enter or occupy the unit except with leave of the Court, or with the applicant's prior written consent.
- 5) If the respondent does not comply with any of the aforesaid terms, or if the said unit has not been sold and transferred to a bona fide purchaser for value by August 10, 2009, the applicant may apply for one or both of an order for possession of the unit, and the appointment of a receiver and manager to effect sale of the unit pursuant to this order.

Finally – and most recently:

Metropolitan Toronto Condominium Corporation No. 747 v. Korolekh, 2010 ONSC 4448 (CanLII)

<http://www.canlii.org/en/on/onsc/doc/2010/2010onsc4448/2010onsc4448.html>

An excerpt from the decision examined the actions of Ms. Korolekh. At paragraph 2 of the decision the Judge stated:

"[2] The conduct alleged against the Respondent is serious and wide-ranging. It includes physical assaults on other unit holders, acts of mischief against their property, racist and homophobic slurs and threats repeatedly made against other unit holders, playing extremely loud music at night, watching and besetting other unit holders and using her large and aggressive dog to frighten and intimidate other unit holders and their children, as well as failing to clean up the dog's feces.

The Judge went on to review several Affidavits that listed approximately 35 to 40 incidents involving Ms. Korolekh and owners and/or visitors in the building including the following evidence submitted by a neighbor who had witnessed her behavior. In his Affidavit he stated:

"Korolekh is a very aggressive and abrasive figure in the community. She often yells and screams at her neighbours and others who pass by. I often hear her yell some very offensive things based on individuals' sexual orientation or race. Korolekh also

has a very large dog that she brings onto her front porch to bark and snarl at anyone who walks past. Korolekh treats anyone who comes near her unit in this way and has often allowed or encouraged her dog to act aggressively towards innocent bystanders. I have also witnessed Korolekh carry out acts of vandalism on MTCC 747 property. Earlier this summer I saw Korolekh come out of her unit with what appeared to be a green and white spray bottle. I watched as Korolekh walked over to the flower bed just beside her unit and sprayed the contents of the bottle all over the plants. Within days the plants were very badly damaged or dead.”

After considering all of the evidence stacked up against Ms. Korolekh, the court stated, at paragraph 89 of the decision, that “The necessary and appropriate remedy in this case is as follows:

- a. Ms. Korolekh shall list and sell her unit and her interest in MTCC 747 within three months of service of this Order;
- b. Failing such sale, or if the Respondent breaches any term of this Order, the Applicant may apply for an Order for possession;
- c. Ms. Korolekh shall not purchase, lease or reside in any other unit of MTCC 747;
- d. In the interim, Ms. Korolekh shall abide by the Act, the Declaration, the by-laws and the rules of MTCC 747 and, in particular, she is restrained from assaulting, threatening, using profane, racist or homophobic language and committing any acts of mischief in relation to any members of MTCC 747 or their property;
- e. Ms. Korolekh shall permanently remove her dog from her unit and from MTCC 747 property within ten days of service of this Order and shall not keep any other dog on the premises;
- f. Should Ms. Korolekh fail to comply with any term of this Order, the Applicant may move to enforce it on two days’ notice or as the Court deems just.”

Strata Insurance Frequently Asked Questions & Strata Property Insurance Claim

By Paul Duchaine and Paul Murcutt of BFL Canada (Vancouver)

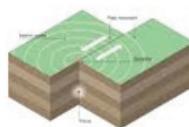
Strata Insurance frequently asked questions:

What has happened to the cost of Strata Insurance in 2010?



We have seen Strata Insurance Premiums Increase anywhere between 10 to 50% in 2010.

What are the factors causing these premium increases?



- Global economic meltdown has caused declining profitability for Insurance Companies.
- Insurance rates have failed to keep pace with claims loss experience due to significant large fire claims, as well as frequency and severity of water related losses.
- Insuring Strata Corporations in BC is unprofitable, therefore, less Insurance Companies are interested in this product and more Insurers are pulling out of insuring Strata's. Less competition means increased pricing.
- Most significant impact in 2010 is a new scientific earthquake modelling that suggests earthquakes in BC are going to result in more damage and to be much more costly than it was believed before. To protect consumers, regulators in Canada are recommending that Insurers use this model and maintain sufficient financial reserves to pay the potential loss and this change is impacting the entire industry.

Other than premium differences, what else is important to consider concerning Insurance placement?



It is essential that quality coverage is provided on a specifically designed Insurance Policy complying with the Strata Property Act. It is also important that the insurance companies used are of quality and stable with the capability of paying for losses especially catastrophes such as earthquake or fire. Experienced claims advice is also invaluable.



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What is the difference between an Insurance Company and an Insurance Broker?



Insurance Companies take on the financial risk and pay claims. Insurance Brokers design programs, source out Insurance Companies and place the insurance with the companies. Most Strata Programs have multiple Insurance Companies insuring it due to the high values of Strata buildings.

Why do we NOT get three quotes?



There are very few brokers specializing in Strata Insurance in BC. They, in turn, access a much more limited number of Insurers that are interested in insuring Strata's than you might think.

Bear in mind that the rising earthquake rates are an industry issue and do not apply to just a few Insurers. With the availability of Earthquake Insurance for Strata's becoming more limited, it is very important to have a broker with the most influence in the market working for you. It has become apparent that the developing shortage of Earthquake Insurance is making it difficult for more than one broker to quote.

There are many differences in pricing and coverages for Strata Insurance and, if not managed correctly, could end up in disastrous outcomes for the Strata. An insurance broker should take on the responsibility of designing a tailored Insurance Policy that meets the specific needs of a strata corporation.

What is my responsibility as a council member regarding insurance?



Insurance is a potential minefield with significant financial consequences. Council members should put the responsibility for navigating this complex issue in the hands of professionals. As a council member you need to be very careful of making decisions where you could be held personally responsible. The cost of insurance might seem a simple determinant but it is far from it.

When selecting a broker, what should we be looking for?



- A Strata Specialist. A broker that has a specialized program for strata corporations. This will provide the strata with the tailored coverages that only a strata corporation needs.
- A national insurance broker, that has access to and solid relationships with virtually all Insurers across the country and abroad.

- A broker with built in claims support for Strata's that deals with Insurers and offers the following services:
 - a) Appointing and liaising with independent licensed Adjusters.
 - b) Providing Strata's with claims advice keeping their best interests in mind.
 - c) Keeping the file open and actively working the claim file on behalf of the Strata.
 - d) Following up with Insurers to ensure fair and equitable settlement for the Strata.
 - e) Coordinating repairs with only qualified and trusted vendors.
 - f) Attending large claims to help streamline processes and promoting co-operation between Strata and Unit Owners' Insurers.
 - g) Assisting to collect deductibles from Unit Owners.

Strata Property Insurance Claims

Emergency Work:



Do not hesitate to call in a qualified or preferred contractor to quickly address any necessary emergency work on the property. You can all figure out who pays later.

Emergency work ensures no additional damage is caused and mitigates any existing loss or damage to the property.

Preserving Evidence:



Whether it's a burst water line, a broken sprinkler head, a cracked toilet tank or other cause of loss, there may be an opportunity for the strata corporation and its insurers to get some money back from a liable third party as long as the evidence is retained. Ask your tradesman to set aside the broken pieces, just in case.

Notify your Broker:



A phone call, e-mail or facsimile to the strata insurance broker comes next. The broker can help manage the process and set up a claim if needed.

Incidents:



Higher water damage deductibles mean we face fewer claims, as many “incidents” result in damage valued below the deductible. The insurance broker can help you deal with these incidents from the outset: working with the contractor to estimate the value of the damage, keeping both the strata agent and unit owner informed and, once it has been determined the damage to insured property is below deductible, explaining to the unit owner and/or his personal insurer how to move forward without the strata corporation’s involvement.

Claims:



Some occurrences are obvious claims right from the start: the damage is such that there is no doubt the deductible will be exceeded. Let your broker know as soon as possible or contact their after-hours emergency line. Getting an adjuster involved early helps control the damage and coordinate

repairs. Remember that the adjuster works for the insurers, not the insured, and has no authority to hire contractors to proceed with any work on your building. Once emergency work is completed, the contractor will prepare a scope or specifications for repairs, which is the basis for the estimate for final repairs. You should receive copies of the scope/specifications and estimate(s) for review. A separate invoice for the strata deductible should also be supplied by the contractor.

The Deductible:



The Strata Property Act clearly states a strata deductible is a common expense, but the deductible can be recovered from a unit owner “responsible” for the loss or damage in question. In general terms, a unit owner may be “responsible” for the strata deductible when the damage originates from within that particular strata lot. Having a clear and concise “strata deductible” by-law in place helps get the deductible back.



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CONSUMER PROTECTION *for* HOMEBUYERS

Buying or building your own home? Find out about your rights, obligations and information that can help you make a more-informed purchasing decision.

Visit the Homeowner Protection Office (HPO) website for free consumer information including:

SERVICES:

- New Homes Registry – find out if any home registered with the HPO after November 2007:
 - can be legally offered for sale
 - has a policy of home warranty insurance
 - is built by a Licensed Residential Builder or an owner builder
- Registry of Licensed Residential Builders

PUBLICATIONS:

- *Buying a Home in British Columbia – A Consumer Protection Guide*
- *About Home Warranty Insurance in British Columbia*
- *Maintenance Matters* bulletins – practical information for homeowners in multi-unit buildings
- Sign up for an online subscription to consumer protection publications



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



Canadian Condominium Institute – Vancouver Chapter Advertising Rates 2010/2011

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



VANCOUVER CHAPTER

ATTENTION STRATA COUNCIL MEMBERS, STRATA MANAGERS AND OWNERS

ON SATURDAY FEBRUARY 19, 2011, CCI VANCOUVER WILL HOST AN ALL DAY SEMINAR FOR MEMBERS AND NON-MEMBERS ALIKE ON “HOT BUTTON TOPICS” INCLUDING:

- **RENTAL HARDSHIP – ARE THERE ANY RULES?**
- **WHAT IS A DEPRECIATION REPORT AND DO WE NEED ONE?**
- **DO WE NEED TO FILE FINANCIAL RETURNS WITH CRA?**
- **HOW DO WE REMOVE JOHN THE IDIOT FROM COUNCIL?**
- **WHAT’S A QUORUM ANYHOW?**
- **WHAT’S THE BEST WAY TO ENFORCE BYLAWS? AND**
- **THE EVER POPULAR “ASK A LAWYER A QUESTION AND NOT GET BILLED FOR IT” WRAP UP SESSION!**

LOCATION: UBC ROBSON SQUARE, 800 ROBSON STREET, VANCOUVER

REGISTRATION: STARTS AT 9:00 A.M. WITH THE SEMINAR RUNNING FROM 9:30 A.M. TO 12 NOON AND 1 P.M. TO 3 PM.

REGISTRATION FEE: \$25.00 FOR MEMBERS AND \$50.00 FOR NON-MEMBERS

YOU MUST PRE-REGISTER AS THERE WILL NOT BE ANY REGISTRATION AT THE DOOR. SPACE WILL BE LIMITED SO DO NOT DELAY!

REGISTRATION FORM: CCI SEMINAR FEB. 19, 2011

Name: (individual, strata company or strata plan # and name and address of management company if the invoice is to be paid by the management company)

_____ Seminar fee: Member ____ x 25.00

_____ Non-Member ____ x \$50.00

BONUS: REGISTER BEFORE FEB. 4TH AND BRING TWO GUESTS FOR THE PRICE OF ONE!

FAX COMPLETED REGISTRATION FORM TO 604-689-8835 AND MAKE CHEQUE PAYABLE TO CCI VANCOUVER AND MAIL TO 1700 – 1185 W. GEORGIA STREET, VANCOUVER, B.C. V6E 4E6. FOR MORE INFORMATION INQUIRE AT

contact@ccivancouver.com



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:	<input type="checkbox"/> Townhouse	<input type="checkbox"/> 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:			
<i>Name</i>	<i>Address/Suite</i>		
Vice President:			
<i>Name</i>	<i>Address/Suite</i>		
Treasurer:			
<i>Name</i>	<i>Address/Suite</i>		

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:	<input type="checkbox"/> Professional Membership \$ 110.00	
	<input type="checkbox"/> 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/