

STRATA PLAN NW 2050
Strata Council Meeting
Wednesday, June 28, 2017
Minutes

1. PRESENT: Gordon Farrell Billy Leung
 Carole Borthwick Audrey Montero
 Lindsay Armstrong

REGRETS: Linda McLaren Joanne Parkinson
 Cyrus Pun

2. CALL TO ORDER: 6:45 pm

3. ADOPTION OF MINUTES

May 31, 2017 minutes approved by email.

4. COMMITTEE REPORTS

4.1 Social

No report

4.2 Grounds and Gardening

4.2.1 Landscaping

Jerehm Breitenstein has been gathering information about what our landscaping company needs to be working on in the gardens around the complex. There is a long list of items to be addressed and he hopes to work with Wild West Company this summer to complete the work. As well, Eva Hargraves has been contributing her ideas. We thank both of them for their help around the gardens.

A tree located near the entrance to building C was removed after it split in two and was lying over the sidewalk. The heavy rain was too much for the branches of the tree. Jerehm will suggest what type of tree is best suited for that area.

Council would like to thank David and Rick for their help moving the tree out of the way, making the sidewalk accessible for residents.

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4.3 Fire & Security – Block Watch

Council kindly invites you to visit the following links with information on Fire & Security – Block Watch.

Crime Prevention Block Watch

<http://www.richmond.ca/safety/police/prevention/blockwatch.htm>

Crime Prevention Programs Block Watch

<http://www.richmond.ca/safety/police/prevention/programs.htm>

Richmond RCMP Criminal Activity Maps

<http://www.richmond.ca/safety/police/crime.htm>

4.4 Maintenance

- 4.4.1 The renovation of the fire lane area between Building B and C is almost complete. This area is designated for company vehicles to park in while trades and service people are working on site. Owners and tenants should continue to use the three “Loading Zone” spots to park in for periods of 20 minutes or less.
- 4.4.2 An owner in Building A reported that the door leading to the parking area was not closing properly. The total cost for the replacement of a part which had stopped working was \$390.00.

4.5 Shared Facilities

Council is in the process of getting quotes to replace one of the wooden pool access doors that faces the Woodridge Strata. The existing door was made of untreated wood and due to years of wet weather has become waterlogged. The door is large, heavy and custom made. The door will no longer latch properly. We have had to permanently lock the door due city bylaw and liability issues. Council is exploring two possible quotations. One for a new custom door built of outdoor treated wood materials or a lighter weight outdoor painted custom aluminum door.

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4.5.1 Fitness Room

Nothing to report at the moment.

4.5.2 Pool

The hot tub has been losing water at times and it is unclear at this time whether it is due to a leak in the actual hot tub or in the piping. Council is looking into the problem and hopes to have it fixed soon.

4.5.3 Games Room

Just a reminder to residents, that the Games Room is available. Stop by the office to book a time.

4.6 Bylaw Committee

Gordon Farrell & Oliver St. Quintin

5. NEW BUSINESS

- 5.1** We had a complaint from a resident who unable to use the elevator for a long period of time because of people locking it while they moved their belongings in or out of the building B.

Duties of an Owner

5.1 (h) "The elevators cannot be locked off for the duration of the move. They can only be locked off long enough to load or unload the elevator – and the lock must then be released for other owners use. Under no circumstances are the building doors to be left propped open without someone in attendance." Thank you for cooperation.

- 5.2** We received a complaint from SL16 regarding music being played too loudly for an extended period of time. Please keep your neighbours in

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mind while you are playing a musical instrument or listening to music especially during the summer hours as windows are most likely to be open.

Bylaw 5.2 (d) "An owner shall not make undue noise or keep any instrument or device, in or about his/her lot, which in the view of Council, causes interference with the peace and quiet enjoyment of other Owners and Tenants."

- 5.3** We are experiencing continuing problems with tenants not properly disposing of their garbage and recycling items. Council would like to remind owners and tenants that our recycling bins should contain **NO PLASTIC WRAPPING OR PLASTIC BAGS**. If you are bringing papers, bottles, cans, other containers or compost down in a plastic bag, kindly put the plastic bag in the **garbage** container after you've sorted the recyclable items into the proper recycling bins.

6. OLD BUSINESS

- 6.1** We received an email from an owner asking about renovations and/or additions to his balcony.

BYLAW 21. ALTERATIONS TO STRATA LOTS AND COMMON PROPERTY

"21.1 Notwithstanding anything else in these Bylaws, Owners are prohibited from making any alterations to the exterior structure of their Strata Lots, to common property or limited common property without the express written permission of Strata Council under this Bylaw."

"21.5 Owners who make any alteration in contravention of Bylaw 21 shall be subject to a fine of \$200.00, which may be levied every 7 days until such contravention is remedied."

Kindly refer to section 21 of the bylaws for more details on renovations and procedures within the Strata.

- 6.2** Council received two quotes for the installation of surveillance cameras, and is working on two more quotes before a final decision is made. Strata is facing more problems related to items left in and around the garbage rooms including leaving appliances

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and furniture and other special items in the garbage areas or lobbies which should be taken to the recycling depot or donated to a thrift shop. With cameras installed around the complex, Strata Council will be able to determine who is responsible for these infractions and fine them accordingly.

- 6.3** Council would like to invite owners and tenants to review section 5 of the bylaws, specifically 5.5 a) "An owner shall not affix any antennae, flag, wind chimes, fence, notice, sign, advertisements, screens, awnings, satellite dish or any other material to a window or exterior portion of his/her lot or the common property except as allowed under these bylaws." And f) "Owners shall not have anything sit on, or hang from, parapet walls or balcony railings and flashings, including planter boxes."

Kindly make the necessary adjustments in your suite balcony accordingly.

- 6.4** Various articles of men's clothing have been found in the laundry room and lobby of Building C. At present, this clothing is being held for the owner to claim in the office until July 15th, 2017 after which time, it will be donated to a thrift store.

7. CORRESPONDENCE

Outgoing:

A thank you card was sent to SL44 for her help in sweeping ups large amounts of leaves during the last windstorm.

A registered letter was sent to the owners of SL20 informing them that if they do not pay the strata fees which are overdue within the 14 day deadline of June 30, 2017, Council will be forced to begin legal actions to collect the payment.

Incoming:

An email from the owners of SL101 asking about the rules regarding renovations to their suite.

An email from the owner of SL43 reported mold in her bathroom after water was detected leaking from the suite above.

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8. FINANCIALS

a) Accounts Receivable as of June 30, 2017 was \$6,516.72 involving:

SL02	\$ 120.00
SL05	\$ 50.00
SL20	\$5,611.78
SL18	\$ 364.73
SL92	\$ 30.00
SL69	\$ 340.21

- b) Woodridge Shared Facility financials were received for May 2017.
- c) Cypress Shared Facilities May financials were issued.
- d) Approval of Cypress Point May 2017 financials.
- e) Fund overview as May 31, 2017:

Contingency Fund	186,622.44
Special Levy Fund	5,750.47
Repiping Fund	59,107.68
Exterior Building Fund	10,910.23
Future Remediation Fund	238,580.59
Total Funds	500,971.41
Current Year Surplus	<u>21,887.64</u>
Total Owner's Equity	559,362.52

9. MEETING ADJOURNED: 8:47 pm

10. NEXT MEETING: Wednesday, August 30, 2017

Headline: The Importance of Unit Owners' Personal Insurance

Publication date: Winter 2014

Publication: CHOA Journal

Written by: BFL Canada

What is a unit owner responsible for insuring? When owners are provided with the strata's insurance report, some mistakenly believe the corporation's insurance policy will protect their personal assets in the event of a loss; this is not the case.

Unit owners, whether living in the unit or as an investor, should always make sure their personal assets and liabilities are adequately protected by their own personal insurance policy.

A typical unit owner's policy provides a variety of coverage:

- Personal Property: in general terms, this coverage includes all the content items a unit owner brings into the unit or keeps in a storage locker on premises, such as furniture, electronics, clothing, etc.
 - Additional Living Expenses: this coverage helps unit owners and their families deal with the extra expenses which can often result if the home is uninhabitable due to an insured loss or damage. Whether it is a fire or significant water damage due to no fault of their own, unit owners may have to move out while their unit is being repaired. In the case of an investment unit, this coverage helps pay the owner's rental income loss due to the tenant moving out.
 - Improvements & Betterments: many unit owners spend considerable money making the unit their own; old carpet is replaced with hardwood flooring, cabinets and counter tops are updated and fixtures modernized to the 21st century. The unit owner's personal insurance policy provides coverage for these items, which are specifically excluded from coverage under all strata corporations' insurance policies.
 - Strata Deductible Assessment: more and more strata corporations have by-laws in place to facilitate charging back the strata deductible to the unit owner responsible for a loss or damage. Unit owners or their tenants need not be liable in order for the deductible to be passed back, in many cases the mere fact the damage originates in the unit is sufficient to make the assessment valid. Strata deductibles can be as low as \$1,000 and as high as \$500,000. Unit owners need to ensure that the limit on their personal policies is sufficient to cover any strata deductible they may be responsible for (including earthquake).
 - Personal Liability: at home or pretty much anywhere in the world, unit owners' policies also provide comprehensive protection for claims against them for property damage and bodily injury.
- Why get personal insurance? Because not getting it is much too risky and expensive. Protect yourself!

Things to Discuss with your Broker.

Each Unit Owner policy is different; it is imperative that owners ensure the limits of insurance on their Unit Owner policies are sufficient and that there are minimal gaps in coverage between the insurance of the unit owner and that of the Strata Corporation. Take some time to review the terms and conditions of your policy with your insurance broker. Here are some key questions to ask:

1. What is the limit of coverage provided to me for the Improvements and Betterments in my unit? Please note, unit owners are responsible for insuring the improvements they have made to their unit along with the improvements previous owners have made to the unit.
 2. If my unit is uninhabitable due to an insured loss, what amount of coverage is provided for the Additional Living Expenses that I incur?
- This covers the necessary increase in living expense if you are unable to occupy your unit. Such costs could include hotel accommodation and moving household furniture.

3. If the strata suffers a loss that originates from my unit, what amount of coverage does my policy provide if I am charged back the strata's deductible?

Please take a copy of the strata's insurance coverage with you so you can advise your broker of the strata's policy deductibles.

4. If there is damage in my unit, to original strata property (floors, ceilings, walls and NOT improvements and betterments or personal property), and this damage falls below the Strata Corporation's deductible, what amount of coverage does my policy provide to repair this damage?

This coverage varies greatly from insurer to insurer and as we are seeing larger deductibles for strata corporations, this could be a very expensive repair for a unit owner. While an owner may recover financially after a \$3,000 repair if the strata's policy has a \$5,000 water/sewer deductible, being responsible for an \$18,000 repair if the strata's policy has a \$20,000 water/sewer deductible is another story entirely.

5. What is my limit of coverage provided for assessments made necessary by the Strata's Earthquake Deductible?

In the event of an earthquake, the Strata Corporation has a significant deductible; usually 10% - 15% of the insured value.

Please have a discussion with your broker. It is helpful to bring a copy of the strata's insurance policy with you. A copy of the strata's insurance coverage is often provided with your AGM Notice Package.