

**MINUTES
STRATA COUNCIL MEETING
THE OWNERS STRATA PLAN NW 3119
QUEEN'S GATE**

***Held on Tuesday, July 24, 2018
Within the Lounge of Queen's Gate
8520/8560 General Currie Road***

COUNCIL IN ATTENDANCE: Carol Yap-Chung President (*Left at 12:00 p.m.*)
Percy Cheung Vice-President
Danny Hui Treasurer
Miriam Wexler Member (*Left at 12:04 p.m.*)
Laurette Vital Member
Francis Wu Member

STRATA MANAGER: May Le FirstService Residential

REMINDERS



A REMINDER THAT THE BAIT STATIONS USED TO CAPTURE MICE/RATS ARE NOT TO BE MOVED OR TOUCHED AS THE SMELL OF HUMANS WILL PREVENT THE MICE/RATS FROM ENTERING THE BAIT STATIONS.

A REMINDER THAT THE COMMON AREA DOORS THAT DO NOT HAVE FOB ACCESS MAY BE ACCESSED WITH THE BIG KEY / OLD POOL KEY.

ALL CARDBOARD MUST BE FLATTENED. AND DEPOSITED INTO THE CARDBOARD BIN LOCATED IN THE VISITOR PARKING.

The meeting was called to order at 9:00 a.m.

APPROVAL OF STRATA COUNCIL MEETING MINUTES

The following amendments were made to the minutes of the Strata Council Meeting held on June 28, 2018:

1. ***Council in Attendance:*** Ernest Leung was not in attendance.
2. ***New Business Item #6 – Window Repairs:*** Council directed the Strata Manager to request that Island Glass attend to the window repairs for 3 units.

It was moved and seconded to approve the minutes of the Strata Council Meeting held on June 28, 2018, as amended. **CARRIED.**

FINANCIAL REPORT

1. **Review of Accounts Receivable:** Owners are reminded that Strata fees are due on the 1st of each month. The Council thanks all Owners who have made their monthly Strata fee payments in full and on time each month.
2. **Report on Unapproved Expenditures:** There are no unapproved expenditures to report. The *Strata Property Act* requires that all Owners be notified as soon as possible of unapproved expenditures.
3. **Monthly Statement(s):** The financial statement(s) of June 2018 were deferred as Council required clarification on 2 budget line items.

Owners wishing to view the most recent financial statement are encouraged to log onto **FSRConnect™**. The financial statement can be viewed by logging into your account, clicking on "Forms and Documents", then "Financial Document", and then selecting the desired file.

4. **2016/2017 Audit:** The finalized audit for the 2016/2017 fiscal year is in progress from Dong Russell.

REPORT ON LITIGATION

There is currently a Notice of Dispute filed with the Civil Resolutions Tribunal against the Owners, Strata Plan NW 3119. The dispute is currently ongoing.

BUSINESS ARISING

1. **Annual and Routine Maintenance:**
 - (a) **Pool System:** Michael A. Smith Duct Cleaning completed the cleaning of the pool system vents.
2. **302 – 8580 Balcony Repair:** Council directed the Strata Manager to follow up with Celsky Vinyl Sundecks & Railings on when the balcony repairs at 302 – 8580 will be scheduled.
3. **Welcome Package:** A review and revision of the current Queen's Gate welcome package is in progress.
4. **Parkade Gate Replacement:** Doorcare is scheduled to replace the parkade gate and motor at 8560 Building within the next 2 weeks.
5. **Roof Repairs and Maintenance:** RooFix is scheduled to start the repairs to the metal roofs on July 30, 2018.

6. **Fire Sprinkler System:** The Strata Manager reported that replacement of the faceplate gasket is delayed due to Vancouver Fire & Security misplacing the work order.

Council directed the Strata Manager to request that Vancouver Fire & Security switch the 2 phone lines that are connected to the fire monitoring system as the primary phone line is currently connected to the QG office.

7. **Hytec Water Management:** Council reviewed a renewal agreement from Hytec Water Management for a further 72 months, which would include a major upgrade to the water treatment system. After discussion, it was moved and seconded to approve Hytec Water Management's renewal agreement, commencing on October 1, 2018. **CARRIED.**

The payment terms are as follows:

- October 1, 2018 to March 1, 2019, \$200.00 (plus taxes) per month.
- April 1, 2019 until the end of the term, \$1,309.80 (plus taxes) per month.

8. **Enterphone Upgrade:** Council reviewed quotations to upgrade the enterphone system to a new Enterphone IQ System, which would require separate phone lines to function. After discussion, Council directed the Strata Manager to arrange for a Special General Meeting on September 12, 2018, to propose a resolution to the Owners for consideration.

Council discussed a response plan in the event that the current enterphone system fails again. After discussion, Council directed the Strata Manager to prepare a standard building notice for posting during the enterphone system failure.

9. **Window Repairs:** Council directed the Strata Manager to follow up with Island Glass for when the window repairs will be scheduled.
10. **Building Manager Vacation Coverage:** Council discussed whether a new part-time Caretaker is required due to some changes with Hank's availability. After discussion, Council agreed to hold off until Hank confirms his availability.

BUILDING MANAGER'S REPORT

N/A.

COMMITTEE'S REPORTS

1. **Landscaping:**

- (a) **Monthly Report:** Contour Landscaping provided a Landscaping Report for June 2018 to Council.
- (b) **Chafer Control:** Contour Landscaping has not applied the European Chafer control treatment yet. Council directed the Strata Manager to follow up with Contour Landscaping.

- (c) **Power Raking:** Due to the hot weather, Contour Landscaping rescheduled the power raking to September when the weather cools down.
- (d) **Tree Pruning:** Bartlett Tree Experts has not completed the tree pruning. Council directed the Strata Manager to follow up with Bartlett on when they will return to complete the pruning.
- (e) **Riding Mowers:** Council reviewed the pricing from Contour Landscaping to use a 21" push lawn mower instead of a 48" riding mower, as the riding mower has damaged the pathway boards. Council agreed not to move forward as the cost to use the 21" push lawn mower for the year is an additional \$13,920.00 (plus GST).
- (f) **Back Lawn:** Council directed the Strata Manager to obtain recommendations for the back lawn areas that require attention.

CORRESPONDENCE

Owners are invited to write to the Strata Council via the Management Company regarding any Strata related matters. Owners are to note that response letters will be issued only on those matters as required in accordance with the *Strata Property Act* and Regulations, otherwise, all correspondence will be noted in the minutes as acknowledgment along with any follow-up action or directive as the Strata Council sees fit, and that no further written response to the Owner(s) is deemed necessary. Anonymous letters will not be acknowledged or noted in the minutes.

CHARGE BACK LETTERS

The Strata Manager distributed to Council, 4 charge back letters sent to Owners since the last Council Meeting.

BYLAW INFRACTION LETTERS

Council reviewed 2 Bylaw infraction letters sent to Owners since the last Council Meeting. After discussion, Council agreed not to levy fines at this time.

CORRESPONDENCE

1. Council reviewed correspondence from an Owner at 8500 Building reporting an increase in mice activity in the 8500 Common Area Courtyard. Council reported that some Owners are moving the bait stations around when cleaning their decks, which is causing the mice/rats to avoid the bait stations. Owners are reminded not to touch the bait stations as the smell of humans is a deterrent to the mice/rats.
2. Council reviewed correspondence from an Owner at 8580 Building reporting continuous noise emanating from a neighbouring unit, including banging and scraping on the deck as well as the sounds of water turning on and off during all hours of the day and night. After discussion, Council directed the Strata Manager to send a Bylaw infraction letter to the offending unit.

3. Council reviewed correspondence from an Owner at 8520 Building reporting that the cleaning solutions used by the janitors are strongly scented, and requested that they switch back to unscented cleaning solutions. After discussion, Council agreed that switching to unscented cleaning solutions is not required at this time.
4. Council reviewed correspondence from an Owner at 8520 Building requesting clarification on who is responsible to replace the weather stripping that is located on the inside of the balcony door. Council advised that the inside weather stripping is an Owner's responsibility.
5. Council reviewed correspondence from an Owner at 8500 Building reporting concerns with the pruning of the hedges at the 8500 Courtyard and safety concern with a vertical pipe that protrudes out of the ground. Council will review the hedges with the Garden Committee, and the Building Committee will review the pipe, and a response will be sent to the Owner.
6. Council reviewed correspondence from an Owner at 8560 Building reporting that the balcony door installed in 2014 was not aligned to the door frame, and the window in the living room was foggy. The Strata Manager advised that the window repair has been reported to Island Glass for review. A Council Member and the Building Manager will review the balcony door.
7. Council reviewed correspondence from an Owner at 8500 Building requesting clarification relating to the gas leak incident in the unit above. Council directed the Strata Manager to respond to the Owner accordingly.
8. Council reviewed correspondence from an Owner at 8500 Building requesting to switch parking stalls as the Owner is finding it more difficult to park in the current assigned parking stall. After discussion, it was moved and seconded to deny the Owner's request.
CARRIED.

RENOVATIONS

The following units were approved for renovations prior to the meeting:

- 326 – 8520
- 113 – 8560
- 306 – 8560
- 303 – 8580

NEW BUSINESS

1. ***Record of Water Problems:*** A Council Member distributed a list of water related problems, which occurred in July of 2018, for Council's information.
2. ***Incident Reports:*** The Strata Manager distributed the incident reports for July of 2018, for Council's information.

3. **Pathway Repairs:** Council reviewed a quotation to restore the pathway located at the back of Queen's Gate buildings. After discussion, Council will look into other options to rebuild the pathway.
4. **Fibre Optic Network:** Council reviewed a proposal from Novus Entertainment to install fibre optics network at Queen's Gate. After discussion, Council directed the Strata Manager to request that Novus Entertainment attend a meeting with Council to answer any questions Council may have.
5. **Renovation Requests:** Council reviewed the renovation approval process, and the Indemnity Agreement. After discussion, Council agreed that the current renovation approval process is sufficient.

TERMINATION OF MEETING

There being no further business, the meeting was terminated at 12:07 p.m.

Next Council Meeting: Wednesday, August 29, 2018 at 9:00 a.m. within the Lounge.

FirstService Residential BC Ltd.



May Le
Strata Manager
Per the Owners
Strata Plan NW 3119

ML/vp

Direct Line: 604.601.6404

General: 604.683.8900 (24 hours emergencies)

Customer Care Centre: 1.855.273.1967 (24 hours non-emergency)

www.fsresidential.com

Please keep a copy of these Minutes for future reference, which will be required at the time of sale. A charge, as per the *Strata Property Act*, will be assessed for replacement copies.

FSRConnect™ REGISTRATION

To benefit from **FSRConnect™** and help your Strata save money, please contact Connect Customer Care at connect.bc@fsresidential.com to further assist you in your registration process.

The shocks and outbursts of EARTHQUAKES

*In the face of this natural hazard,
how resilient is your Strata Corporation?*

Given that there are 4,000 earthquakes recorded in Canada each year, and a 30% chance of a significant earthquake occurring in Southwestern BC in the next 50 years, there is no way to guarantee your Strata won't have to deal with the effects of an earthquake. Being prepared is a community effort.

FACT: *Over 25% of the population in British Columbia live in a Strata Corporation*

FACT: *Over 60% of British Columbians live in a region where some of the largest earthquakes in the world have occurred*

Let's talk the BIG ONE...



The Insurance Bureau of Canada (IBC) estimates that the cost of a megathrust earthquake (9.0 magnitude) off the coast of BC could trigger \$75 billion in total economic loss

High population density, urban development near fault lines, older structures not built or upgraded to current building codes, and robust economic activity in the coastal areas of BC are all determinants in this estimation

IT'S NOT ALL DOOM & GLOOM...

Think about risk and consider this:

Disasters are the collision of 2 opposing forces: certain factors of vulnerability on one side & the natural hazard (earthquake) on the other.

Simply put, vulnerability is the capacity to be wounded. This could be physical, financial or emotional.

Prior to an earthquake, the owners of a Strata Corporation must identify and look for ways to reduce vulnerabilities that would make them prone to loss and damage and become more resilient.



Resilience is the ability to deflect under pressure without breaking!



We need to talk about INSURANCE...

Insurance is a form of risk transfer and a measure to mitigate adverse financial impacts caused by a hazard, such as an earthquake. Purchasing insurance is a smart strategy to protect your investment and prepare for the worst-case scenario! Plus, your neighbours will appreciate it.

FACT: The Strata Property Act requires the Strata Corporation to obtain and maintain property insurance on common property, common assets, buildings shown on the Strata Plan and fixtures built or installed by the owner developer as part of the original construction.

FACT: The Strata Corporation's insurance must be on the basis of full replacement value and insure against all major perils as set out in the Act, as well as any other perils specified in the Bylaws.

FACT: In BC, Strata Insurance is typically one of the most expensive items in the operating budget – and often subject to a deductible in the event of a claim.

DID YOU KNOW?

Typically, insurance doesn't 'kick-in' until the deductible is paid.

How is the Strata Corporation's Earthquake Deductible Calculated?

Deductibles are a percentage – typically ranging 10% to 20% – of the total property limit stated on the policy – and not the amount of damage incurred.

Did you know that the Strata's appraised value must be updated annually on the policy to comply with the Act? Having a current appraisal keeps the extended clause that gives the Strata a 'buffer' if construction costs exceed the policy limit in the event of a full loss. It's worth having!

Case Study: 150 unit Strata in downtown Vancouver

Property Limit / Appraised Value	\$50,000,000
Earthquake deductible	15%
Total Deductible for Strata	\$7,500,000

Does your Strata Corporation have this kind of money saved?

DID YOU KNOW:

Insurance deductibles are a common expense. If the Strata Corporation does not have sufficient funds to pay the deductible, each owner will be responsible for their portion, through an assessment, based on their individual unit entitlement.

What if the deductible is \$7.5M and the damage is \$6M? As damage falls below the deductible, the Strata's insurance policy wouldn't apply. However, each owner would still be responsible for their portion of repairs!



Unit entitlement is provided upon move-in and also included annually in the AGM package.

Calculation: individual unit entitlement / total unit entitlement X total amount of earthquake deductible = your portion!

How can my Strata Council help?

RESILIENCE TIPS:

Earthquake Buy-down option: Strata Corporations can now buy-down the earthquake deductible to as low as 5%. Using the above case study, this could save the Strata Corporation up to \$5,000,000! This option can be purchased at renewal – or at any time.

Promote awareness and change through education and communication: Unfortunately, personal policies are not mandatory under the Act. As a council member, communicate the importance of personal policies at AGM's. Post notices in common areas. Invite your broker to deliver education to the ownership.

Have a Back-up Plan: Consider investigating a banking or credit arrangement that would cover the amount of the deductible to get repairs underway, faster. You're in a much better position to be approved for lending and to negotiate optimal terms before sustaining loss / damage.

As an owner, it is your personal responsibility to purchase insurance. Your neighbours will thank you!



"It is better to have, and not need, than to need, and not have" (Frank Kafka).

FACT:

Earthquake coverage is typically not included on a home insurance policy – but can be purchased separately as an add-on to your policy. Make sure to ask!

FACT:

The annual cost of an average condo policy in Metro- Vancouver is only \$400 – or \$480 with earthquake coverage – which breaks down to approximately \$9.25 per week.

DID YOU KNOW:

The Insurance Bureau of Canada estimates that only 55% of owners in Metro-Vancouver have earthquake insurance, despite living in a high risk region!

As an owner in a Strata Corporation, you'll be thankful to have deductible and special assessment coverage (i.e. – water damage, earthquake) on your homeowner policy if an assessment is made by the Strata Corporation to your unit!

HOW CAN I HELP AS AN OWNER?

RESILIENCE TIPS:

Buy a homeowners policy with earthquake coverage. Talk to a broker who understands Strata living and consider purchasing your policy from the same brokerage that issues the Strata's policy. This will help ensure adequate limits and can also help simplify the claims handling process.

Coverage's worth having: personal property and contents, additional living expenses, any betterments & improvements made to the unit, personal liability, loss of rental income (if applicable), and deductible and special assessment coverage.

Know your unit entitlement and purchase necessary amounts of insurance. Download a copy of the Strata's policy and deductible amounts from FSR Connect and give to your personal broker.

DID YOU KNOW:

Disaster aid often excludes insurable loss which is why purchasing insurance is so important!

What else can our Strata do to prepare?



Here are some other ideas:

Attend a Workshop. Attend a free emergency preparedness workshop run by the City. (Tip: with 15 participants, they'll come to you!)

Establish a Disaster Committee. Strengthen your community & resilience by establishing a disaster committee within your Strata – also a good excuse to get to get to know your neighbours! Identify those with physical limitations or disabilities, health issues, language barriers, and the elderly.

Know where the Strata's main shut off valves are located and who is responsible for turning them off in the case of an emergency. As fire often follows a major earthquake, consider installing a seismic gas shut- off valve.

Be prepared to survive for 72 hours without help. Keep an emergency kit at home – and at work. Remember: it's all about supplies: basic supplies, additional emergency supplies, first-aid supplies and supplies for unique needs.

"Preparedness, when properly pursued, is a way of life, not a sudden, spectacular program" (Spencer Kimball)

SOURCES

<https://www.emergencyinfobc.gov.bc.ca/>

<http://www2.gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery/emergency-response-and-recovery/disaster-financial-assistance>

[http://www2.gov.bc.ca/assets/gov/public-safety-and-emergency-services/emergency-preparedness-response-recovery/embc/preparedbc/preparedbc apartment and condo guide web.pdf](http://www2.gov.bc.ca/assets/gov/public-safety-and-emergency-services/emergency-preparedness-response-recovery/embc/preparedbc/preparedbc%20apartment%20and%20condo%20guide%20web.pdf)

<http://vancouver.ca/home-property-development/free-emergency-workshops.aspx>

<http://assets.ibc.ca/Documents/Brochures/Earthquake-preparations-for-residents-of-BC.pdf>

<http://assets.ibc.ca/Documents/Brochures/Earthquake-Be-Prepared-Not-Scared.pdf>

<http://vancouver.ca/home-property-development/earthquake-facts.aspx>

<https://www.leoinsurance.ca/>

<http://assets.IBC.ca/Documents/Brochures/EQ-study-results-at-a-glance.pdf>

<http://www.ibc.ca/ns/resources/industry-resources/insurance-fact-book>