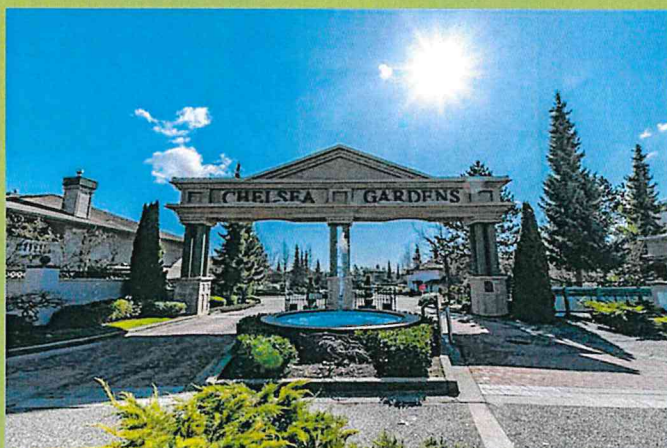


CROSSROADS MANAGEMENT  
STRATA MANAGERS  
ROSS RUDDICK, JESSE TRAIN AND SHELLEY MELVILLE

# NOTICE OF THE ANNUAL GENERAL MEETING

TUESDAY, APRIL 20<sup>TH</sup>, 2021



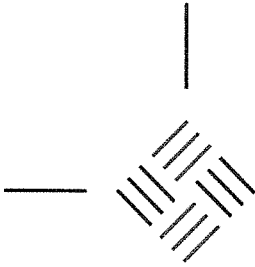
**TUESDAY**

**APRIL**

**20TH**

**2021**

**ON-LINE VIA THE ZOOM TELECONFERENCING PLATFORM**



# CrossRoads Management Ltd.

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April 1, 2021

## NOTICE OF THE ANNUAL GENERAL MEETING

**TO: OWNERS – CHELSEA GARDENS - LMS 1416**  
**DATE: TUESDAY, APRIL 20, 2021**  
**TIME: 5:00 P.M. REGISTRATION - 6:00 P.M. CALL TO ORDER**  
**PLACE: VIA ZOOM VIDEO TELE-CONFERENCING.**

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Dear Owners;

At the request of the Strata Council, we are pleased to inform you of the Annual General Meeting of the Owners of LMS 1416 – Chelsea Gardens.

As the owners are aware, the Strata Corporation does fall under the authority of the Chief Medical Health Officer of BC and large in-person gatherings are still not permitted. Accordingly, the Annual General Meeting will be held, electronically via the Zoom Teleconferencing platform as well as by directed proxy for those owners unable to attend “virtually”.

This will be a full AGM agenda and will include all the required business items including the approval of the proposed operating budget, rule ratifications, bylaw amendments, spending resolutions and the election of the Strata Council. It was not deemed prudent to defer the various agenda items until meeting restrictions might be relaxed, as that timeline is impossible to predict.

**Ideally, if you are largely in agreement with the items on the agenda, it is preferred that owners provide directed proxies to members of Council who will vote as you indicate. This will help achieve quorum while still giving owners the opportunity to have their votes count.**

Since the on-set of this pandemic, we at CrossRoads have been using the Zoom platform for Council meetings and Annual and Special General Meetings with few issues. We have included full instructions for owners to obtain the software and how to use it.

The Strata Council and Strata Managers do recognize that, with the Covid-19 Pandemic, conducting the business of the Strata Corporation is far different than usual. This really is the best that can be done and all of us look forward to 2022.

Enclosed are an agenda and a directed a proxy form where you will indicate your voting preference on each item and for the election of Council. As you will note on the agenda, there are several important items to be considered at the meeting, including the consideration of a number of Special Resolutions dealing with bylaw changes and CRF expenditures, and the election of three Council positions. Candidate resumes are attached to this AGM notice but nominations are also permitted from the "floor" at the AGM on the Zoom platform. Four current Council members will remain on Council for the second year of their 2-year term. This meeting will include the proposed capital projects, and various administrative items.

To be able to proceed with the meeting a quorum of one third of all Owners entitled to vote must be present in person or by proxy. We look forward to seeing you (by proxy or electronically) on Tuesday, April 20, 2021 at 5:00 PM for registration and a 6:00 PM call to order.

Yours truly,

CROSSROADS MANAGEMENT LTD. - On behalf of the Owners of Chelsea Gardens

Ross Ruddick, Jesse Train and Shelley Melville  
Strata Managers

**CHELSEA GARDENS ANNUAL GENERAL MEETING – TUESDAY, APRIL 20, 2021**

**REGISTRATION STARTS AT 5:00 PM – CALL TO ORDER AT 6:00 PM**

Dear Chelsea Gardens Owner;

The Strata Council and Strata Management are inviting you to “virtually” attend the Annual General Meeting via the Zoom Teleconferencing Platform.

As an owner, you are entitled to attend and speak at Annual General Meetings. Due to the Covid-19 pandemic, this meeting is being held via Zoom and you can see, below, the invitation to attend electronically. All you need to do is click on the link just below where it says “join Zoom Meeting”.

Join Zoom Meeting by clicking on the link below:

<https://zoom.us/j/95791993986>

Or inputting the ID below after selecting the “Join Meeting”

- Meeting ID: 957 9199 3986  
Dial by your location for telephone connection if not using a smartphone or computer:
- 778 907 2071 Canada  
Meeting ID: 957 9199 3986

**ZOOM MEETING INSTRUCTIONS**

The instructions, below, are to familiarize yourself with the Zoom platform we will be using for the Annual General Meeting on April 20, 2021.

This platform will allow you to speak and be heard by everyone attending.

It is recommended, but not necessary for you to download the zoom client on your computer or smartphone. Please go to <https://zoom.us/download> or search for the zoom app on your phone app store. There is no charge for the free version of Zoom.

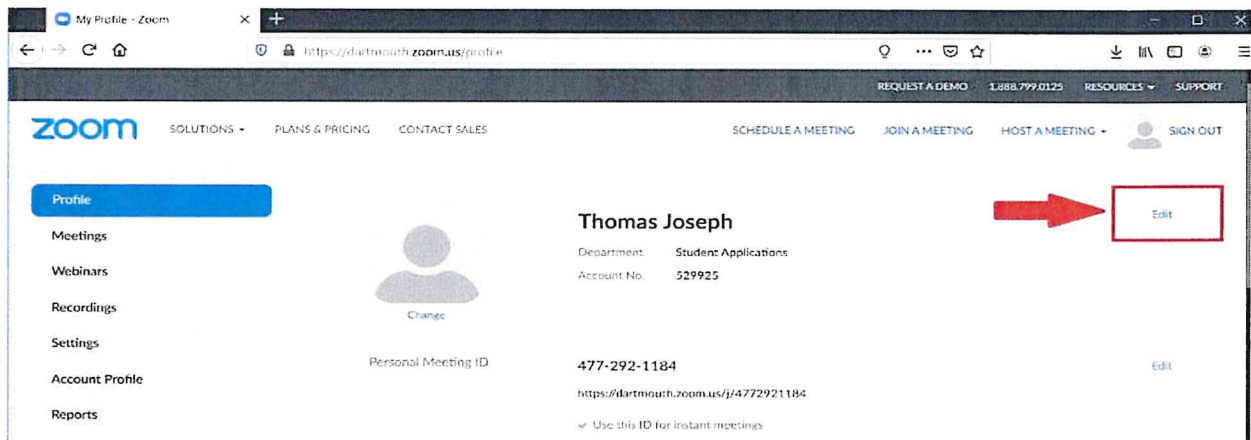
***How do I sign-in and get to the waiting room?***

Once you click on the link above you will be admitted to the “waiting room”. The meeting host will then admit the people in the “waiting room” to the meeting starting at 5:00 PM. Please try to be early to register as there could be a large number of owners signing on. Once you have been admitted to the meeting from the waiting room, you are okay to do other things until the start at 6:00 PM.

Owners are asked to rename themselves by unit and name. For example:

- M - 100 – John Smith
- K – 108 – Mary Brown
- W – 200 – Bill Jones
- T – 300 – Ed Johnson

To do this you must go into your profile and click “edit” which will give you the option to change your display name.



To change your name **after** entering a Zoom meeting, click on the “Participants” button at the top of the Zoom window. Next, hover your mouse over your name in the “Participants” list on the right side of the Zoom window. Click on “Rename”. Enter the name you'd like to appear in the Zoom meeting and click on “OK”

All participants in the meeting will be **MUTED** except for Ross Ruddick, Jesse Train and the Strata Council.

If you plan to speak in the meeting your laptop, computer, tablet or phone will have to have access to your microphone. If you do not grant access for the app/client to have access to your microphone then no one will be able to hear you. If you do not have a microphone on your device, we also will not be able to hear you. Generally using ear buds with a microphone works best. If you are not able to get your audio or your microphone working properly, you can phone in at the same time, therefore you have the ability to hear and speak as well as vote and see people through the zoom application.

When it is called for owner discussion and you wish to speak please use the raise your hand function in the zoom application – this is located by selecting the “REACTIONS” button on the bottom right hand side of the screen and selecting “RAISE HAND”. A hand will be displayed on your window on the screen which acknowledges to the meeting host that you would like to speak.

The Meeting host will mark down the hands in order as they see them pop up and un-mute and announce who is now able to speak. You will have no more than 2 minutes to speak and once your time is up you will be muted and the next person will be given the floor to speak. If a comment or question is made that someone has already covered you have the ability to “lower your hand” the same way you “raised your hand”.

When agenda items are to be voted upon, two things will take place:

1. Any owner who had submitted their directed proxy in advance will temporarily be removed from the meeting to a “break-out” room while the on-line voting takes place. They will be returned to the meeting just prior to posting the results.
2. Owners who had not submitted directed proxies will see a poll question appear in a “pop-up” on their screen. They will need to then click their choice of “vote in favour”, “vote against” or “abstain” and then click “submit”.
3. Those on-line results will then be combined with the directed proxy votes and the decision will be announced.
4. The only deviation from this will be for the election of Council where the poll question is multiple choice where you can vote for no candidate, one, two or three candidates.

Here is a breakdown:

- Download Zoom client- free version
- Simply click the link above...(link highlighted in blue) or type in:  
<https://zoom.us/j/95791993986>
- Join meeting at 5:00 PM and wait for the host to admit you to the meeting
- Discussion – raise your hand – 2 minute maximum.

You may wish to practice using Zoom with friends and family in advance. The basic Zoom version is free to download and testing it will be to your advantage and will help speed things up.

Thank you

Chelsea Gardens Strata Council and Strata Managers.

# **CHELSEA GARDENS LMS 1416 ANNUAL GENERAL MEETING AGENDA**

**NOTICE DATE: APRIL 1, 2021**

**THE OWNERS OF THE CHELSEA GARDENS - LMS 1416 – TUESDAY, APRIL 20, 2021**

- 1. REGISTRATION 5:00 P.M. – OWNERS WILL GO INTO A WAITING ROOM AND WILL BE ADMITTED TO THE MEETING ONE-BY-ONE SO THAT YOUR NAME CAN BE MARKED OFF ON THE REGISTRATION SHEET.**
- 2. CALL TO ORDER 6:00 P.M.**
- 3. CERTIFICATION OF PROXIES**
- 4. DETERMINATION OF QUORUM**
- 5. PROOF OF NOTICE/WAIVER OF NOTICE**
- 6. ADOPTION OF MINUTES: SGM – JULY 28, 2020**
- 7. REPORT FROM THE COUNCIL PRESIDENT**
- 8. ELECTION OF STRATA COUNCIL - THREE POSITIONS**
- 9. ELECTION OF INVESTMENT COMMITTEE**
- 10. RATIFICATION OF RULES – SIMPLE MAJORITY VOTE (OVER 50%)**
- 11. UPDATE ON INSURANCE**
- 12. APPROVAL OF THE 2020 – 2021 OPERATING RESULTS**
- 13. APPROVAL OF THE PROPOSED 2021 – 2022 OPERATING BUDGET**
- 14. NEW BUSINESS – RESOLUTIONS WHERE NOTICE HAS BEEN GIVEN**

**RESOLUTIONS (ATTACHED):**

- A. CONSIDERATION OF 3 / 4 VOTE "A" – TOWNHOUSE GARAGE DOORS
  - B. CONSIDERATION OF 3 / 4 VOTE "B" – WINDSOR INTERIOR IMPROVEMENTS
  - C. CONSIDERATION OF MAJORITY VOTE "C" – DEPRECIATION REPORT
  - D. CONSIDERATION OF 3 / 4 VOTE "D" – TOWNHOUSE CAPITAL WORKS
  - E. CONSIDERATION OF 3 / 4 VOTE "E" – TOWNHOUSE FLAT ROOFS
  - F. CONSIDERATION OF 3 / 4 VOTE "F" – CLUBHOUSE HEAT/COOLING UPGRADES
  - G. CONSIDERATION OF 3 / 4 VOTE "G" – APARTMENT URGENT REPAIRS
  - H. CONSIDERATION OF 3 / 4 VOTE "H" – CELL RECEPTION ENHANCEMENT
  - I. CONSIDERATION OF 3 / 4 VOTE "I" – BYLAW AMENDMENT - AWNINGS
  - J. CONSIDERATION OF 3 / 4 VOTE "J" – BYLAW CONSOLIDATION
- 
- 15. NEW BUSINESS – COMMENTS, QUESTIONS, ETC. FROM THE FLOOR
    - a) Discussion about power supply for charging electric vehicles.
- 
- 16. TERMINATION OF MEETING

## PRESIDENT'S REPORT TO THE OWNERS

On behalf of your Strata Council and Crossroads Management team I would like to welcome everyone and thank you for participating in the Annual General Meeting.

Your Strata members are Victor Monasch - secretary, finance, bring forward, RV committee, clubhouse. Anita Thompson - treasurer, minutes, social committee liaison. Ashley Orton - security and privacy, volunteers, ponds and fountains, website. Norm Reid - condos, irrigation. Bob Hyde - landscaping. Lastly myself Murray Hill - president, townhouses, irrigation, clubhouse.

The last 6 months at Chelsea has been very busy and challenging, with aging equipment and COVID hitting us socially and in the pocketbook.

The Kensington -flooding uprooted some of our owners for extended periods of time, all are back now. The upgrade has started with the painting of the halls and library ongoing, carpeting in the halls, and North and south stairways to start soon.

Mayfair - was hit with a small kitchen fire that displaced some residents, the refurbishment is continuing on.

Windsor - we discovered leaking into the parkade and one of the condo units, it was determined that inadequate drainage was installed. The whole north end of the building had to be exposed, installed proper catch basins, stone, sealed the area properly. Repairs to the affected condo are continuing now that the building is sealed properly.

Townhouses - a major part of the repairs this year have been spent dealing with rot, leaky flat roofs, concrete repairs and drainage issues being caused by the root system established over the last 20 plus years.

Clubhouse - council elected to replace our existing maintenance contractor with a new contractor and it has been an ongoing battle to replace all aging and no longer operating equipment in our heating, and ventilation systems with new, more efficient equipment. The clubhouse has also had the pub, fireside, and upper mezzanine refurbished, and painted for a bright new look.

We have just started a new program to clean up the water and reduce the sludge in the condo buildings boilers.

The social committee has been helping out with various projects, as well as funding of various projects around the complex. When possible I am sure we will have a list of upcoming events, for all to enjoy. Also a big thank you to the many volunteers that help out tirelessly around our complex, so we can enjoy this wonderful facility. And to John Unger and Val Morris for putting up with us, and helping out wherever possible.

I would also like to express our appreciation for the time spent on Council by Bill Zemianski who was our President up until just recently. He was a good leader and hard worker and will be missed.

Last but not least I think applause should go out to your Strata council who work hard, in the background. The council feels lucky to have Crossroads (Ross Ruddick, Jesse Train, and Shelley Melville) to help us through the many issues we face day in and day out.

This has been a very trying year for all of us, with new issues and problems not faced previously. Hopefully COVID will be behind us shortly, and things can get back to normal.

Thank you goes out to all for participating in this AGM today, be safe, hope to see you all soon.

Murray Hill, President

## ADVANCE NOMINATIONS

### **STRATA COUNCIL:**

The following Council Members are entering the second year of a two-year term and the positions are not up for election in accordance with Chelsea Garden's Bylaw 10:

Anita Thompson	- W325
Ashley Orton	- T243
Bob Hyde	- T102
Murray Hill	- K406

The following (listed alphabetically by first name) have been nominated to run for Council:

Cindy Mann	- T172
Norman Reid	- T302
Ron Plankeel	- T272

All of these candidates have submitted nomination papers indicating their willingness to stand for election to council. They will be asked again, at the AGM, if they wish to leave their names in the running.

Nominations may also be made from the floor of the AGM. If you are planning to nominate an individual who will not be present at the AGM, please ensure that you have a signed nomination paper (with witness) from them. Names, with resumes (if submitted in advance) appear here in alphabetical order.

Candidates for Council, should they so choose, will be provided the opportunity to make a short presentation to the owners attending the AGM.

A secret ballot will be held and the ballots will be counted while the agenda continues. Any candidate must attain 50% or more of the ballots cast in order to be elected.

## **RESUME OF CINDY MANN**

LETTER OF INTENT: To run in the 2021 upcoming elections for Council Members

My name is Cindy Mann and most people at Chelsea know me as “Cee”.

My husband, Paul Dhaliwal and I have been living in Chelsea for over 20 years.

I have recently retired as a Corporate Accounts Coordinator at Manulife. I have 22 years of experience in Group Health and Benefits.

Recently I joined the Pet Committee to provide assistance in the event of an emergency.

Please note that I take great pride in being a resident of Chelsea. It would be my pleasure and privilege to do more for my Community.

Respectfully submitted

Cindy Mann – Townhouse 172

## **RESUME OF RON PLANKEEL**

This is to inform you that I would like to be considered for nomination to become a member of the Chelsea Gardens Strata Council.

I am currently retired.

I have been a resident of Chelsea Gardens for the past 3-5 years.

My working career with BC Tel / Telus for 42 years, the last 35 in engineering, specializing in the telecom power requirements.

I also have a Class A Electrical ticket, and a degree from BCIT.

I was a Scout leader, and an executive of the Fort Langley Kayaking Club

Since Elaine introduced me to Chelsea Gardens 5 years ago, I have come to appreciate the sense of community and friendship here.

I have been volunteered with the irrigation crew, social committee, resident Santa and numerous other tasks that you get “conscripted” into.

I believe my skills and knowledge would be of benefit to council and contribute positively to Chelsea Gardens.

Thank You Ron Plankeel – Townhouse 272

## **LETTER OF INTENT**

I'd like to re-run for council for the upcoming April 2021 elections.

## **RESUME**

I have lived at Chelsea Gardens for 5 years. I am retired.

I worked for the City of Vancouver as a Maintenance Foreman for 37 years in their Street Maintenance Division. I worked laying concrete, asphalt and brickwork amongst many other maintenance duties. I acted as a shop steward for fifteen years for my fellow workers, with the CUPE union.

I have been on council for the last two years, responsible for the apartments. Additionally, I volunteer on the irrigation crew with Murray Hill. I also volunteer at events, helping with set up and take down. I am in the Emergency Preparedness group (Fire & Utilities).

I deeply care for our community and take pride in helping it to run as smoothly as possible.

I am putting my name in for re-election to council.

I'd like to thank you for your time and consideration.

Sincerely,

Norman Reid  
TH302

***Owners, either attending the meeting electronically or who are voting via directed proxy, may vote for none, one, two or three candidates. You may not vote for more than three candidates otherwise the vote will be considered spoiled and will not count.***

***If you are aware that a candidate who is not listed above will be running for Council you may write in their name on the directed proxy or exercise that vote at the meeting.***

**RATIFICATION OF RULES – SIMPLE MAJORITY VOTE (MORE THAN 50%)**

A Strata Council is permitted to pass rules during the course of their term of office and these rules are valid and effective immediately upon passage. In order to remain valid, the rules passed by council must be brought forward to the next AGM or SGM to be ratified by the owners and this requires a simple majority (more than 50%) vote. This year there were a few new rules passed by council and these are being brought forward for owner ratification.

As time is limited at this AGM the meeting Chair has the discretion to limit debate and will permit three speakers in favour of the ratification vote and three speakers opposed to the ratification vote. Please limit the amount of time you take to speak to the matter with a maximum allotment of two minutes per speaker.

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***Item # 10 a - At the August 18, 2020 Council meeting an amended rule was approved by Council to read:***

**Quiet times for celebrations like New Year’s Eve** - It was MOVED/SECONDED/CARRIED to amend this rule to exempt celebrations such as New Years and Canada Day from the restrictions but only up to 1:00 AM, after which all parties must be moved inside a unit and the level of noise must not disturb other residents.

MOVED \_\_\_\_\_ SECONDED \_\_\_\_\_

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***Item # 10 b - At the August 18, 2020 Council meeting an amended rule was approved by Council to read:***

**Rule re bird feeders/bird baths** - It was MOVED/SECONDED and CARRIED to amend this rule so that, although hummingbird feeders are permitted, other bird feeders are not but there will be no prohibition on bird baths.

MOVED \_\_\_\_\_ SECONDED \_\_\_\_\_

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**Item # 10 c - At the September 22, 2020 Council meeting a new rule was approved by Council to read:**

There is to be no smoking of any kind in any interior common property area including the underground parkade.

**MOVED** \_\_\_\_\_ **SECONDED** \_\_\_\_\_

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**Item # 10 d - At the October 20, 2020 Council meeting the existing rule was amended to read:**

Patios are to be a maximum of 300 square feet.

That either 24-inch x 24-inch aggregate pavers are used or an aggregate concert slab is laid.

A diagram of the size of the patio or addition to be submitted for approval.

**MOVED** \_\_\_\_\_ **SECONDED** \_\_\_\_\_

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**Item # 10 e - At the October 15, 2019 Council meeting the rule 4 was amended and approved by Council to read:**

Closing time for Clubhouse

The Fireside lounge, library, exercise room, and workshop will be open every morning at 7:00 AM and will be closed at 10:00 PM each day. No entry to be permitted after 10:00 PM. Organizers of Special Events and private rentals will be permitted to remain for clean-up until 11:30 PM but must exit through the fire door at the west end of the pub.

**MOVED** \_\_\_\_\_ **SECONDED** \_\_\_\_\_

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**Item # 10 f - At the January 19, 2021 Council meeting the rule was amended to read:**

“All Bookings for Guest suites may be booked with the appropriate staff member during days and hours that are posted in the clubhouse office.”

**Guest suite check-out time – 10:00 AM**

**MOVED \_\_\_\_\_ SECONDED \_\_\_\_\_**

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**Item # 10 g - At the January 19, 2021 Council meeting the rule was amended to read:**

Owners may place free standing, pre-manufactured sun protection gazebos on their Patios from May 1 to September 30 provided that the gazebo does not extend beyond the boundaries of the patio, is not attached to the patio and that the proposed colour be approved by council.

**The canopy cannot have any sidewalls and the maximum size permitted is 10' X 12' x 10' high.**

**MOVED \_\_\_\_\_ SECONDED \_\_\_\_\_**

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**Item # 10 h - At the March 22, 2021 meeting a rule was amended to read:**

**Christmas Decorations – Christmas lights and décor (including illuminated and non-illuminated items) may be put up after November 15 but not turned on until November 25 in the current year and they must be taken down by January 15 of the following year. Decorative lighting and accessories for all other significant cultural, religious or civic events may be installed no sooner than two weeks before the event and must be removed no later than one week after the event.**

**MOVED \_\_\_\_\_ SECONDED \_\_\_\_\_**

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## INSURANCE- THINGS FOR OWNERS TO KNOW

While the Strata Corporation is obligated to insure, under the Strata Property Act, all buildings and common property including individual strata lots, the insurance coverage only covers what was originally provided by the developer when the strata complex was constructed and marketed.

This means that all of your contents (such as furniture, appliances, clothing, jewelry, personal possessions etc.... this list goes on) are not insured by the strata corporation's insurance policy. In the event of a loss such as fire or water damage you would not receive any compensation for these items from the strata's insurer.

What you may not know is the "betterments" are also not covered. Betterments are improvements that you or a previous owner may have done as you renovated or improved your home. Examples would be hardwood or laminate flooring to replace carpeting (or higher quality carpeting), new countertops and cupboards, tile floors, new lighting fixtures and again the list can go on. The Strata insurer will only provide coverage for what the developer originally installed and if you or a previously owner did upgrades, you will need coverage for the difference in price from your content provider.

The Strata insurance policy does not cover "content manipulation" which would be the cost of moving and storing contents during the restoration phase.

You are also not covered for the assessment of the strata corporation's deductible (or the actual cost of repairs if less than the deductible) when the cause of the damage originates within the strata lot and this can be up to \$250,000.00.

A possible significant cost to owners would arise out of a devastating earthquake. Were there to be a total loss, we would receive insurance coverage up to almost 146 million dollars. Given a 15% deductible on the policy, that would mean that Chelsea Gardens owners would have to come up with almost 22 million dollars. Although the assessment to owners would be based on unit entitlement (square footage), the average cost per unit would be almost \$50,000.00. If the reconstruction costs exceeded 146 million dollars, then the assessment would be increased to cover any shortfall. Owners should consider having insurance coverage in the area of \$59,000.00 or more.

Another important coverage to have in your content policy is "additional living expense". Were a unit considered to be un-inhabitable during the course of restoration or reconstruction, you would need coverage for a hotel, motel or apartment rental during that period.

This makes it very important for every homeowner to obtain a condominium insurance policy that will provide coverage for all of those things mentioned above. These policies are relatively low cost because the strata insurance covers the most expensive items such as the buildings themselves. If you do not have a condominium insurance policy (commonly referred to as a contents policy) you risk the loss of your personal property, the cost differential of any betterments and the cost of the strata/s insurance deductible all of this can add up.

Please be aware that, at Chelsea Gardens, there is a bylaw that allows the Strata Corporation to charge back repairs required in an affected unit when the source of the issue (usually water) came from another unit. This would be in the form of an assessment.

Not all content policies are the same and some do not have adequate coverage for betterments and deductible assessments. As your strata managers, we suggest that all owners take a copy of the insurance declaration form included in this package when you next re-new your content policy. The key strata deductibles that would be assessed to an owner would include:

- All-Risks (\$100,000.00)
- Water Damage (\$250,000.00)
- Sewer back-up (\$250,000.00)
- Flood (\$250,000.00)
- Earthquake (15%)

Please make sure that your insurance broker understands that you should have coverage, to at least these amounts, should you be assessed a strata deductible.

Ross Ruddick  
Jesse Train  
Shelley Melville  
Strata Managers

## WHAT IS HAPPENING IN THE STRATA INSURANCE MARKET IN BRITISH COLUMBIA?

- ❖ There has been a slight correction and stabilization.
- ❖ The industry has eliminated “best terms” in favour of blended terms or split ticket and this has led to some decreases in policy premiums in our case at Chelsea effectively about 30% less.
- ❖ The BC Government is now requiring insurance brokers to provide terms and conditions at least 35 days in advance of the expiration of a policy or, if they cannot insure or obtain full capacity, to advise the strata corporation of where they are with the renewal.
- ❖ There is still a problem in that a number of underwriters are no longer interested in subscribing to strata insurance policies, as they are unwilling to accept the risk. Others, who remain willing to write strata policies, have reduced the percentage of risk that they are willing to accept.
- ❖ Although we have seen some declines in the premiums, the insurers are retaining the high deductibles introduced in late 2019 and all of 2020 as a way of reducing their exposure to strata claims. At Chelsea Gardens, we did see a drop in the “All-Risk” category from \$250,000.00 to \$100,000.00 but water, sewer and flood remain at \$250,000.00.
- ❖ There does remain some things that the BC Government could do to improve things and I have written to the Minister to make my recommendations.



## Residential Strata Program Summary of Coverages - The Owners of Strata Plan LMS1416

**Insured** The Owners Of Strata Plan LMS1416, Chelsea Gardens  
Crossroads Management Ltd. **Property Policy Number:** CMW M0084

**Policy Period** From: March 1, 2021 **To:** March 1, 2022 **Effective** March 1, 2021

**Location(s)** 13860, 13870, 13880, 13888 70th Avenue, Surrey, BC V3W 0T4

### Description Of Coverages

Description Of Coverages	Limits Of Liability	Deductibles
<b>Property of Every Description</b> –Per Occurrence, Form CMWM-NOV-2020, Appraisal: Mar 1, 2021, Year of Cycle: 3	\$145,914,000.	\$100,000.
Equipment/Contents/Leased Security	\$343,000.	
Business Interruption	Not Covered	
Earthquake – Annual Aggregate	146,257,000.	15%, Minimum \$250,000
Flood – Annual Aggregate	146,257,000.	\$250,000.
Blanket Glass	Included	
Water Damage		\$250,000.
Sewer Backup		\$250,000.
Illegal Drug Activity		\$100,000.
All Losses arising from Vacant Units		\$250,000.
Sprinkler Discharge		\$250,000.
<b>Equipment Breakdown - By-laws Included</b>	\$145,914,000.	\$1,000.
Equipment/Contents/Leased Security	\$343,000.	
Business Interruption - Loss of Profits (Gross Rentals)	Not Covered	
Included Debris Removal; \$500,000 Water Damage; \$500,000 Ammonia Contamination; \$500,000 Hazardous Substances; \$500,000 Professional Fees; \$100,000 Contingent Business Interruption; \$100,000 Brands And Labels; \$100,000 Fungus Clean Up Or Removal Coverage; \$100,000 Service Interruption; \$250,000 Extra Expense; \$1,000,000 Expediting Expense	Included	
<b>General Liability – Bodily Injury, Personal Injury and Property Damage Liability – Each Accident or Occurrence</b>	\$10,000,000.	*\$1,000.
Products and Completed Operations – Aggregate Limit	\$10,000,000.	
Non-Owned Automobile	\$10,000,000.	
Advertising Injury Liability	\$10,000,000.	
Medical Payments – Each Person	\$50,000.	
Tenants' Legal Liability – Any One Premises	\$500,000.	\$1,000.
Voluntary Compensation Extension – Strata Volunteers Coverage (Weekly Indemnity of 2/3 of Employee's Weekly Wage, but not exceeding \$500/week & set at \$500 /week for Volunteer Workers)	\$100,000.	
<b>Strata Corporation Directors &amp; Officers Liability – Annual Aggregate – Claims Made; Defense Costs Outside limit of liability - No limitation</b>	\$15,000,000.	Nil
<b>Professional Liability Extension for Property Manager per Wrongful Act – Annual Aggregate – Claims Made</b>	Included	Nil
Discrimination Defense Costs	Included	
Employment Practices Liability	Included	
<b>Broad Form Money &amp; Securities - Loss Inside &amp; Outside Premises, Depositors Forgery, Fraud, Theft, Robbery or Burglary</b>	\$25,000.	Nil
Employee Dishonesty, Coverage – Form A	\$50,000.	Nil
<b>Pollution Liability – Each Pollution Event, Including Bodily Injury or Property Damage and Clean-up Costs</b>	\$1,000,000.	\$10,000.
Aggregate (Master) Policy Limit	\$5,000,000.	
<b>Terrorism and Sabotage Coverage</b>	\$500,000.	\$2,500
<b>Volunteer Accident Coverage</b>	\$100,000.	7 Day Waiting Period
Principal Sum - 100,000 Weekly Accident Indemnity - \$500 (maximum 52 weeks)		
Accident Expenses - various up to \$15,000. (please see wording) Dental Expenses \$5,000.		
<b>Intellect Privacy &amp; Data Breach</b>		Nil.
Liability	\$50,000.	
Expense	\$10,000.	
<b>Earthquake Deductible Buy-Down Coverage – Annual Aggregate</b>	Not Covered	
<b>Platinum Legal Services Retainer Contract</b>	<b>Aggregate Fees Cap per Legal Proceeding</b>	
Per Claim – \$1,500,000 Term Aggregate	\$1,000,000.	
Note: The Legal Services Retainer Contract with Clark Wilson LLP is not a contract of insurance but is a Retainer agreement between the Strata Corporation and Clark Wilson LLP for Legal Services as described in the Contract. Premium is fully earned.		

### Conditions – Property

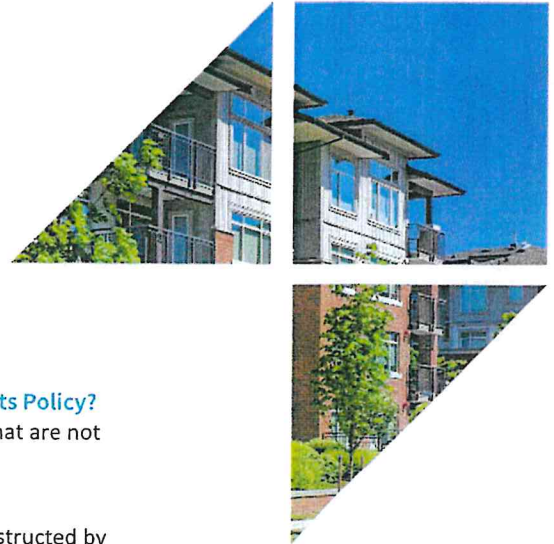
- All Risks of direct physical loss or damage to property described at Location(s) of Risk shown above.
- Basis of Loss Settlement – Replacement Cost including by-laws
- Co-insurance Basis –Stated Amount
- Extended Replacement Cost – Not Covered
- Any Property additions, renovations or installation work will be subject to a limit of 15% of the insured value, with a maximum of \$1,000,000.

### Conditions – General Liability

- Property Manager is an Additional Named Insured for their management of the Strata Plan.
- \*\$1,000. Bodily Injury Deductible shall be waived on the first bodily injury loss/claim if there is no prior bodily injury loss within 5 years from the effective date of the coverage term

### Notable Exclusions & Endorsements

- \*Property Cyber and Data Endorsement / Communicable Disease Endorsement / Communicable Disease Exclusion / Virus, Bacteria or Microorganism Exclusion / Declaration of Emergency Endorsement
- \*Gore Mutual Communicable Disease Exclusion And Terrorism Exclusion



## Frequently Asked Questions

**Q. The Strata Corporation carries insurance, why do I also need a Unit Owners/Tenants Policy?**

A. An owner and tenant are responsible for obtaining insurance coverage to cover risks that are not covered by the Strata Corporation's insurance policy.

**Q. What does the Strata Corporation insurance include?**

A. The intent of the Strata Corporation insurance is to cover the building as originally constructed by the developer.

**Q. What is not covered by the Strata Corporation, which I should be insuring under a Unit Owners/Tenants Policy?**

A. Your personal contents, any improvement or betterment since the original hand over from the developer, additional living expense to cover your relocation costs after a claim, your own personal liability for lawsuits and deductible assessment/loss assessment.

**Q. How do I know whether my policy is for Full Replacement Cost Coverage?**

A. Full Replacement Cost is included unless otherwise noted. If Property of Every Description and Equipment Breakdown have the same limits noted, then Full Replacement Cost is in effect.

**Q. Why are deductibles increasing?**

A. Increasing costs and frequency of claims have led to poor results for insurers in the strata class of business. In response to ongoing financial losses and an analysis of a strata's claims history, insurers are increasing deductibles to new minimum requirements.

**Q. What is the definition of Sprinkler Discharge?**

A. Sprinkler Discharge means activation, discharge and/or leakage of a sprinkler head, a component of the fire suppression system, unless directly resulting from fire, smoke, heat or explosion. Sprinkler discharge is a type of water damage for which insurers sometimes require a higher deductible applied due to losses from this peril.

**Q. What is the definition of Vacant Unit?**

A. A unit which is uninhabited at the time of loss, regardless of the presence of furnishings, due to all previous occupants having terminated their residence without intention of lawfully returning and no new occupants having taken up lawful residence.

**Q. What is the definition of Illegal Drug?**

A. Illegal Drug Activity means any activity relating to either the growing, cultivation, harvesting, manufacturing, distribution or sale of any non-prescription controlled substance or substances enumerated in Schedule (Section 2) of the federal Controlled Drugs and Substances Act Narcotic Control Regulations C.R.C., c 1041 (an amended from time to time), whether or not the Named Insured is aware of such activity. Often, Illegal Drug Activity is excluded entirely from insurance, but coverage is afforded under our policy.

**Q. What is the definition of Flood?**

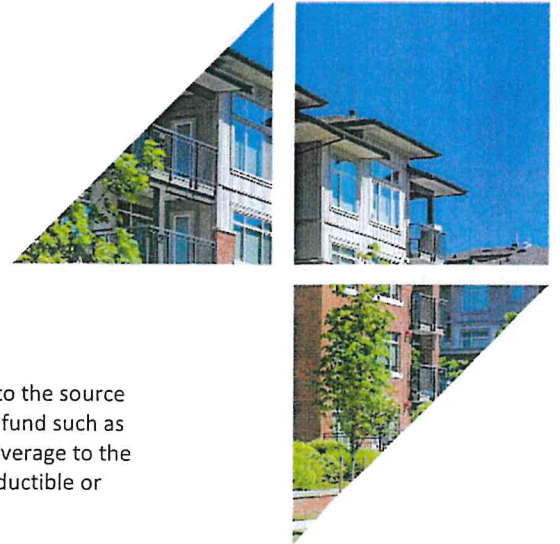
A. Flood means tsunami, waves, tides, tidal waves or the rising of, the breaking out or the overflow of any body of water whether natural or manmade. For purpose of strata insurance, owners cannot cause a flood (i.e. this is not a potential strata owner deductible assessment). The Flood deductible would be funded by all owners based upon unit entitlement if assessment was required.

**Q. What is the definition of Wildfires of Note?**

A. Wildfires of Note means "wildfires which are highly visible or which pose a potential threat to public safety". The Wildfire deductible would be funded by all owners based upon unit entitlement if assessment was required.

**Q. What is my portion of the Earthquake deductible?**

A. The earthquake deductible is applied as a percentage of the value of the buildings(s) damaged. The earthquake deductible minimum only applies if the percentage deductible is lower than the minimum stated, which is very rare. For example, a \$10,000,000. building with a 20% deductible, minimum \$250,000, would have a deductible of \$2,000,000. (20% of \$10,000,000. with minimum of \$250,000. irrelevant). Any special assessment to fund the strata earthquake deductible would be based upon unit entitlement. To calculate the average earthquake deductible assessment to each owner, divide the strata earthquake deductible by the number of units. Using above example, if there were 100 units, the average assessment to each owner would be \$20,000. (\$2,000,000. / 100).



**Q. What is Deductible Assessment/Loss Assessment?**

A. Most Strata Corporation bylaws allow the Strata Corporation to assess the deductible to the source unit owner. Therefore it is imperative all owners have personal insurance coverage to fund such as assessment in the event the strata loss results from their unit. Owners should carry coverage to the highest potential deductible assessment figure which is typically the water damage deductible or sprinkler discharge deductible, if higher.

**Q. What about damage below the Strata Corporation deductible?**

A. While the Strata Property Act requires the Strata Corporation to maintain insurance, the Act does not contain a duty to repair the strata lot. This means that if damage to the Strata Corporation property is below the deductible, all unit owners will typically be responsible for repairing their own units. Moreover, you can be responsible to repair your unit even if the damage is caused by another unit or common property. It is imperative that you have insurance to cover repairs to your unit below the strata deductible, and this coverage is often referred to as Unit Additional Protection under a personal insurance policy.

**Q. How do I find Deductible Assessment/Loss Assessment Insurance?**

A. Get in touch with your current personal insurance provider to get this necessary coverage, share the Summary of Coverage document outlining the Strata Deductibles.

**Q. My personal insurer cannot match the policy deductibles.**

A. Each personal insurer has different stipulations and limitations. Ask your broker for advice on other potential options. CapriCMW is also proud to launch our new Deductible Assessment Buy Up program for unit owners at [capricmw.ca/deductible-coverage](http://capricmw.ca/deductible-coverage).

**Q. What else can I do?**

A. Preventing claims is always best, and not limited to but include that you check and replace your supply lines, know where your water shut off valves are located, consider water leak detectors, perform regular and preventative maintenance, never leave your appliances running while away from home, and consider installing sprinkler cages.

**Balance Sheet (Accrual)**  
**CHELSEA - Contingency - 02 - (lms1416c)**  
**February 2021**  
**AS OF THE 12TH MONTH ENDING FEBRUARY 28, 2021**

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Prepared For:  
Strata Plan LMS 1416 - CRF

Prepared By:  
Crossroads Management Ltd.  
#1001 - 7445 132nd Street  
Surrey, BC V3W 1J8  
Phone: 778-578-4445,

**ASSETS**

1025-0000 Bank - Westminster - Contingency	1,018,199.87
1038-1249 WSCU GIC - 1.85% - Jul.26/21	300,000.00
1038-1260 WSCU GIC - 1.85% - Aug.22/21	500,000.00
1038-1261 WSCU GIC - 1.85% - Aug.22/21	500,000.00
1038-1264 WSCU GIC - 1.85% - Sep.1/21	300,000.00
1106-0000 Insurance Claim Receivable	162,547.16

**TOTAL ASSETS**

2,780,747.03

**LIABILITIES**

2010-0000 Accounts Payable	40,959.51
2012-2500 Accrued Expenses	170,701.56

**TOTAL LIABILITIES**

211,661.07

**OWNERS' EQUITY**

3500-0000 Net Income - Prior Years	2,450,185.52
3510-0000 Net Income - Current Year	118,900.44

**TOTAL OWNERS' EQUITY**

2,569,085.96

**TOTAL LIABILITIES AND EQUITY**

2,780,747.03

Date: MAR 21 2021  
Accountant: [Signature] P. 17  
Property Manager: [Signature]

**Budget Comparison (Accrual)**  
**CHELSEA - Contingency - 02 - (lms1416c)**  
**February 2021**  
**AS OF THE 12TH MONTH ENDING FEBRUARY 28, 2021**

Prepared For:  
Strata Plan LMS 1416 - CRF

Prepared By:  
Crossroads Management Ltd.  
#1001 - 7445 132nd Street  
Surrey, BC V3W 1J8  
Phone: 778-578-4445,

	MTD Actual	MTD Budget	\$ Var.	% Var.	YTD Actual	YTD Budget	\$ Var.	% Var.	Annual
<b>INCOME</b>									
4010-5000 Strata Fees - Apartment	12,749.50	12,749.50	0.00	0.00	152,994.00	152,994.00	0.00	0.00	152,994.00
4010-6000 Strata Fees - Townhome	27,738.08	27,738.12	-0.04	0.00	332,856.96	332,857.00	-0.04	0.00	332,857.00
<b>TOTAL</b>	<b>40,487.58</b>	<b>40,487.62</b>	<b>-0.04</b>	<b>0.00</b>	<b>485,850.96</b>	<b>485,851.00</b>	<b>-0.04</b>	<b>0.00</b>	<b>485,851.00</b>
4031-0000 Interest Income	762.68	0.00	762.68	0	25,826.40	0.00	25,826.40	0	0.00
4031-6000 Interest Income- Insur. L	833.33	833.37	-0.04	0.00	10,000.00	10,000.00	0.00	0.00	10,000.00
<b>TOTAL</b>	<b>1,596.01</b>	<b>833.37</b>	<b>762.64</b>	<b>91.51</b>	<b>35,826.40</b>	<b>10,000.00</b>	<b>25,826.40</b>	<b>258.2</b>	<b>10,000.00</b>
<b>TOTAL INCOME</b>	<b>42,083.59</b>	<b>41,320.99</b>	<b>762.60</b>	<b>1.85</b>	<b>521,677.36</b>	<b>495,851.00</b>	<b>25,826.36</b>	<b>5.21</b>	<b>495,851.00</b>
6276-2020 Kensington Interior Impr	169,500.00	21,187.50	-148,312.50	-700.0	169,500.00	169,500.00	0.00	0.00	169,500.00
6278-2020 Apt MUA Replacement	0.00	0.00	0.00	0	8,040.80	0.00	-8,040.80	0	0.00
6280-2020 Apartment Heating Syste	0.00	0.00	0.00	0	14,936.25	0.00	-14,936.25	0	0.00
6281-2020 Apartment Major Repairs	38,325.00	0.00	-38,325.00	0	38,325.00	0.00	-38,325.00	0	0.00
<b>TOTAL EXPS. BEFORE UTILITIES</b>	<b>207,825.00</b>	<b>21,187.50</b>	<b>-186,637.50</b>	<b>-880.8</b>	<b>230,802.05</b>	<b>169,500.00</b>	<b>-61,302.05</b>	<b>-36.17</b>	<b>169,500.00</b>
<b>TOWNHOUSE EXPENSES</b>									
6342-2020 2020 Townhouse Envelo	0.00	6,666.63	6,666.63	100.0	67,545.12	80,000.00	12,454.88	15.57	80,000.00
6344-2020 Garage Doors	3,490.20	3,750.00	259.80	6.93	29,885.00	30,000.00	115.00	0.38	30,000.00
<b>TOTAL OPERATING EXPS. - T.H.</b>	<b>3,490.20</b>	<b>10,416.63</b>	<b>6,926.43</b>	<b>66.49</b>	<b>97,430.12</b>	<b>110,000.00</b>	<b>12,569.88</b>	<b>11.43</b>	<b>110,000.00</b>
<b>COMMON EXPENSES</b>									
<b>REPAIR &amp; MAINTENANCE- GENER</b>									
6513-2020 Drainage Repairs	0.00	0.00	0.00	0	10,342.50	0.00	-10,342.50	0	0.00
<b>TOTAL REPAIR &amp; MAINT.</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>10,342.50</b>	<b>0.00</b>	<b>-10,342.50</b>	<b>0</b>	<b>0.00</b>
<b>RECREATION CENTRE - COMMON</b>									
6710-2020 Clubhouse-Boiler Replac	30,828.00	0.00	-30,828.00	0	64,202.25	0.00	-64,202.25	0	0.00
<b>TOTAL OPER. EXPS-REC. CENTRE</b>	<b>30,828.00</b>	<b>0.00</b>	<b>-30,828.00</b>	<b>0</b>	<b>64,202.25</b>	<b>0.00</b>	<b>-64,202.25</b>	<b>0</b>	<b>0.00</b>
<b>TOTAL COMMON EXPENSES</b>	<b>30,828.00</b>	<b>0.00</b>	<b>-30,828.00</b>	<b>0</b>	<b>74,544.75</b>	<b>0.00</b>	<b>-74,544.75</b>	<b>0</b>	<b>0.00</b>
<b>TOTAL EXPENSES</b>	<b>242,143.20</b>	<b>31,604.13</b>	<b>-210,539.07</b>	<b>-666.1</b>	<b>402,776.92</b>	<b>279,500.00</b>	<b>-123,276.92</b>	<b>-44.11</b>	<b>279,500.00</b>
<b>NET INCOME (LOSS)</b>	<b>-200,059.61</b>	<b>9,716.86</b>	<b>-209,776.47</b>	<b>-2,158</b>	<b>118,900.44</b>	<b>216,351.00</b>	<b>-97,450.56</b>	<b>-45.04</b>	<b>216,351.00</b>
<b>REVENUE UTILITIES</b>									
<b>UTILITY EXPENSES</b>									

**Balance Sheet (Accrual)**  
**CHELSEA - Operations - 02 - (lms1416)**  
**February 2021**

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**AS OF THE 12TH MONTH ENDING FEBRUARY 28, 2021**

Prepared For:  
 Strata Plan LMS1416  
 Surrey, BC  
  
 Surrey, BC

Prepared By:  
 Crossroads Management Ltd.  
 #1001 - 7445 132nd Street  
 Surrey, BC V3W 1J8  
 Phone: 778-578-4445,

**ASSETS**

1010-0000 Petty Cash	212.35
1013-0000 Bank Shares	5.00
1020-0000 Bank - Westminster - Chequing	91,249.25
1025-0022 Bank - Insurance Levy	327.27
1027-0000 Bank - Water Surcharge	65,508.92
1028-1300 Bank - Golf Tournament Funds	3,093.90
1029-0000 Bank - Apt Utilities	8,473.89
1030-0000 Bank - Exercise Room	1,208.80
1040-0000 Bank - Social Committee	5,587.96
1205-0000 Prepaid Expenses	1,684.37
1300-0000 Accounts Receivable	2,071.54
1301-0084 A/R - Insurance Levy	0.08

**TOTAL ASSETS**

179,423.33

**LIABILITIES**

2010-0000 Accounts Payable	94,967.21
2012-2500 Accrued Expenses	1,250.00
2017-0000 Social Committee Fund	5,587.96
2018-0000 Exercise Room	1,208.80
2019-0000 Golf Tournament Fund	3,093.90
2035-0000 Security Deposits	300.00
2170-0000 Vacation Payable	2,364.74
2250-0000 Pre-Paid Fees	111.16

**TOTAL LIABILITIES**

108,883.77

**OWNERS' EQUITY**

**INSURANCE LEVY**

3400-0148 Insurance Levy Income	250,327.31
3400-0149 Insurance Levy Expenses	<u>-249,999.96</u>

**TOTAL INSURANCE LEVY**

327.35

3500-0000 Net Income - Prior Years	10,375.18
3510-0000 Net Income - Current Year	54,509.92
3510-2000 Net Income - Utilities	-5,101.46
3510-3000 Net Income - Water & Sewer	<u>10,428.57</u>

**TOTAL OWNERS' EQUITY**

70,539.56

**TOTAL LIABILITIES AND EQUITY**

179,423.33

Date: MAR 21 2021  
 Accountant: [Signature] P. 19  
 Property Manager: [Signature]

**Budget Comparison (Accrual)**  
**CHELSEA - Operations - 02 - (lms1416)**  
**February 2021**  
**AS OF THE 12TH MONTH ENDING FEBRUARY 28, 2021**

Prepared For:  
Strata Plan LMS1416  
Surrey, BC  
  
Surrey, BC

Prepared By:  
Crossroads Management Ltd.  
#1001 - 7445 132nd Street  
Surrey, BC V3W 1J8  
Phone: 778-578-4445,

	MTD Actual	MTD Budget	\$ Var.	% Var.	YTD Actual	YTD Budget	\$ Var.	% Var.	Annual
<b>INCOME</b>									
4010-0000 Strata Fees	56,437.05	56,437.37	-0.32	0.00	677,245.60	677,248.00	-2.40	0.00	677,248.00
4012-0000 CRF Strata Fees - Apart	-12,749.50	-12,749.50	0.00	0.00	-152,994.00	-152,994.00	0.00	0.00	-152,994.00
4015-0000 Parking & Scooter Parki	462.00	291.63	170.37	58.42	5,908.00	3,500.00	2,408.00	68.80	3,500.00
4022-0000 Move in/out	0.00	66.63	-66.63	-100.0	700.00	800.00	-100.00	-12.50	800.00
4025-0000 Prior Year Surplus (Defic	1,100.58	1,100.62	-0.04	0.00	13,206.96	13,207.00	-0.04	0.00	13,207.00
<b>TOTAL</b>	<b>45,250.13</b>	<b>45,146.75</b>	<b>103.38</b>	<b>0.23</b>	<b>544,066.56</b>	<b>541,761.00</b>	<b>2,305.56</b>	<b>0.43</b>	<b>541,761.00</b>
4030-0000 Strata Fees	102,798.33	102,798.37	-0.04	0.00	1,233,579.96	1,233,580.00	-0.04	0.00	1,233,580.00
4032-0000 CRF Strata Fees - Town	-27,738.08	-27,738.12	0.04	0.00	-332,856.96	-332,857.00	0.04	0.00	-332,857.00
4037-0000 Prior Year Surplus	2,421.83	2,421.87	-0.04	0.00	29,061.96	29,062.00	-0.04	0.00	29,062.00
<b>TOTAL</b>	<b>77,482.08</b>	<b>77,482.12</b>	<b>-0.04</b>	<b>0.00</b>	<b>929,784.96</b>	<b>929,785.00</b>	<b>-0.04</b>	<b>0.00</b>	<b>929,785.00</b>
<b>OTHER</b>									
4040-0000 Rental - Fireside Lounge	0.00	83.37	-83.37	-100.0	100.00	1,000.00	-900.00	-90.00	1,000.00
4045-0000 Rental - Caretaker Suite	600.00	600.00	0.00	0.00	7,200.00	7,200.00	0.00	0.00	7,200.00
4050-0000 Rental - Guest Suites	0.00	733.37	-733.37	-100.0	1,800.00	8,800.00	-7,000.00	-79.55	8,800.00
4055-0000 R.V. Parking	705.00	733.37	-28.37	-3.87	8,755.00	8,800.00	-45.00	-0.51	8,800.00
4060-0000 Miscellaneous	100.00	0.00	100.00	0	398.12	0.00	398.12	0	0.00
4065-0000 Interest Income	89.08	100.00	-10.92	-10.92	829.15	1,200.00	-370.85	-30.90	1,200.00
4066-0000 Remote Control Sale	450.00	125.00	325.00	260.0	2,275.00	1,500.00	775.00	51.67	1,500.00
4084-0000 Keys	0.00	0.00	0.00	0	80.00	0.00	80.00	0	0.00
<b>TOTAL OTHER</b>	<b>1,944.08</b>	<b>2,375.11</b>	<b>-431.03</b>	<b>-18.15</b>	<b>21,437.27</b>	<b>28,500.00</b>	<b>-7,062.73</b>	<b>-24.78</b>	<b>28,500.00</b>
<b>TOTAL INCOME</b>	<b>124,676.29</b>	<b>125,003.98</b>	<b>-327.69</b>	<b>-0.26</b>	<b>1,495,288.79</b>	<b>1,500,046.00</b>	<b>-4,757.21</b>	<b>-0.32</b>	<b>1,500,046.00</b>
6030-0000 Apt Janitor/Contract Ser	1,650.00	1,666.63	16.63	1.00	19,800.00	20,000.00	200.00	1.00	20,000.00
6208-0000 Building Maint. - Apartm	2,993.99	4,333.37	1,339.38	30.91	24,352.64	52,000.00	27,647.36	53.17	52,000.00
6215-0000 Equipment Maint. -Apart	11,867.62	4,083.37	-7,784.25	-190.6	77,266.71	49,000.00	-28,266.71	-57.69	49,000.00
6268-0050 Elevator Maint. - Apartm	1,365.39	1,375.00	9.61	0.70	17,403.36	16,500.00	-903.36	-5.47	16,500.00
6275-0000 Gate & Door Maint. - Ap	532.22	500.00	-32.22	-6.44	4,307.73	6,000.00	1,692.27	28.20	6,000.00
6279-0000 Garbage Pick-up - Apts.	3,085.41	1,990.87	-1,094.54	-54.98	24,845.13	23,890.00	-955.13	-4.00	23,890.00
<b>TOTAL EXPS. BEFORE UTILITIES</b>	<b>21,494.63</b>	<b>13,949.24</b>	<b>-7,545.39</b>	<b>-54.09</b>	<b>167,975.57</b>	<b>167,390.00</b>	<b>-585.57</b>	<b>-0.35</b>	<b>167,390.00</b>
<b>TOWNHOUSE EXPENSES</b>									
6315-0000 Building Maint. - Townho	4,281.75	4,750.00	468.25	9.86	55,771.78	57,000.00	1,228.22	2.15	57,000.00
6320-0000 Garbage Pick-up - Town	4,615.80	4,858.37	242.57	4.99	57,472.69	58,300.00	827.31	1.42	58,300.00
<b>TOTAL OPERATING EXPS. - T.H.</b>	<b>8,897.55</b>	<b>9,608.37</b>	<b>710.82</b>	<b>7.40</b>	<b>113,244.47</b>	<b>115,300.00</b>	<b>2,055.53</b>	<b>1.78</b>	<b>115,300.00</b>
<b>COMMON EXPENSES</b>									
<b>LANDSCAPING &amp; GROUNDS</b>									
6415-0000 Landscape Contract	11,550.00	11,833.37	283.37	2.39	138,789.00	142,000.00	3,211.00	2.26	142,000.00
6425-0000 Drainage Repair & Maint	1,659.00	416.63	-1,242.37	-298.2	9,208.99	5,000.00	-4,208.99	-84.18	5,000.00
6435-0000 Plant Replacement & Im	966.00	1,500.00	534.00	35.60	9,084.91	18,000.00	8,915.09	49.53	18,000.00
6440-0000 Irrigation System	1,311.02	333.37	-977.65	-293.2	3,418.78	4,000.00	581.22	14.53	4,000.00
6455-0000 Snow Removal	2,200.00	833.37	-1,366.63	-163.9	4,090.00	10,000.00	5,910.00	59.10	10,000.00
<b>TOTAL LANDS. &amp; GROUNDS</b>	<b>17,686.02</b>	<b>14,916.74</b>	<b>-2,769.28</b>	<b>-18.56</b>	<b>164,591.68</b>	<b>179,000.00</b>	<b>14,408.32</b>	<b>8.05</b>	<b>179,000.00</b>
<b>REPAIR &amp; MAINTENANCE- GENER</b>									
6510-0000 Repair & Maintenance	1,740.72	1,833.37	92.65	5.05	18,182.58	22,000.00	3,817.42	17.35	22,000.00
6515-0000 Equipment Rep. & Maint	808.50	1,416.63	608.13	42.93	11,141.26	17,000.00	5,858.74	34.46	17,000.00
6520-0000 Supplies Equipment - Co	0.00	666.63	666.63	100.0	4,681.93	8,000.00	3,318.07	41.48	8,000.00
6525-0000 Supplies Maintenance-C	706.76	250.00	-456.76	-182.7	4,522.52	3,000.00	-1,522.52	-50.75	3,000.00
6530-0000 Supplies Cleaning - Com	0.00	41.63	41.63	100.0	276.40	500.00	223.60	44.72	500.00
6535-0000 Enterphone and Security	16.89	625.00	608.11	97.30	9,633.61	7,500.00	-2,133.61	-28.45	7,500.00
6560-0000 Gate Repair & Maint. - C	210.00	250.00	40.00	16.00	2,589.84	3,000.00	410.16	13.67	3,000.00
6565-0000 Pest Control - Common	556.94	583.37	26.43	4.53	9,085.85	7,000.00	-2,085.85	-29.80	7,000.00
<b>TOTAL REPAIR &amp; MAINT.</b>	<b>4,039.81</b>	<b>5,666.63</b>	<b>1,626.82</b>	<b>28.71</b>	<b>60,113.99</b>	<b>68,000.00</b>	<b>7,886.01</b>	<b>11.60</b>	<b>68,000.00</b>

**Budget Comparison (Accrual)**  
**CHELSEA - Operations - 02 - (lms1416)**

**February 2021**  
**AS OF THE 12TH MONTH ENDING FEBRUARY 28, 2021**

	MTD Actual	MTD Budget	\$ Var.	% Var.	YTD Actual	YTD Budget	\$ Var.	% Var.	Annual
<b>UTILITIES</b>									
6576-0000 Electricity	27.03	257.50	230.47	89.50	1,925.03	3,090.00	1,164.97	37.70	3,090.00
6577-0000 Electricity Ponds - Com	-332.21	429.13	761.34	177.4	4,294.79	5,150.00	855.21	16.61	5,150.00
6580-0000 Electricity Stream - Com	756.98	725.00	-31.98	-4.41	7,961.98	8,700.00	738.02	8.48	8,700.00
6595-0000 Telephone Caretaker	142.68	141.63	-1.05	-0.74	1,671.21	1,700.00	28.79	1.69	1,700.00
<b>TOTAL UTILITIES</b>	<b>594.48</b>	<b>1,553.26</b>	<b>958.78</b>	<b>61.73</b>	<b>15,853.01</b>	<b>18,640.00</b>	<b>2,786.99</b>	<b>14.95</b>	<b>18,640.00</b>
<b>RV LOT EXPENSES</b>									
6640-0000 Repair & Maintenance -	0.00	125.00	125.00	100.0	1,212.98	1,500.00	287.02	19.13	1,500.00
6690-0000 Electricity - RV Lot	25.91	77.50	51.59	66.57	806.91	930.00	123.09	13.24	930.00
<b>TOTAL OPERATING EXPS-RV LOT</b>	<b>25.91</b>	<b>202.50</b>	<b>176.59</b>	<b>87.20</b>	<b>2,019.89</b>	<b>2,430.00</b>	<b>410.11</b>	<b>16.88</b>	<b>2,430.00</b>
<b>RECREATION CENTRE - COMMON</b>									
6710-0000 Bldg Repair & Maint-Rec	9,142.12	1,000.00	-8,142.12	-814.2	16,774.06	12,000.00	-4,774.06	-39.78	12,000.00
6712-0000 Equip. Rep. & Maint.-Clu	4,687.23	1,500.00	-3,187.23	-212.4	28,105.18	18,000.00	-10,105.18	-56.14	18,000.00
6715-0000 Lock Up Costs - Rec. Ce	60.00	175.00	115.00	65.71	870.00	2,100.00	1,230.00	58.57	2,100.00
6720-0000 Guest Suites Telephone-	50.67	66.63	15.96	23.95	613.35	800.00	186.65	23.33	800.00
6725-0000 Exercise Equip R & M-R	465.89	250.00	-215.89	-86.36	1,845.92	3,000.00	1,154.08	38.47	3,000.00
6730-0000 Workshop R & M-Rec. C	1,059.27	125.00	-934.27	-747.4	1,226.94	1,500.00	273.06	18.20	1,500.00
6735-0000 Pool Repair & Maint.-Re	1,713.51	708.37	-1,005.14	-141.8	4,919.03	8,500.00	3,580.97	42.13	8,500.00
6740-0000 Pool Supplies & Chemic	1,058.38	375.00	-683.38	-182.2	3,533.30	4,500.00	966.70	21.48	4,500.00
6750-0000 Cleaning Supplies-Rec.	269.13	200.00	-69.13	-34.57	1,791.78	2,400.00	608.22	25.34	2,400.00
6755-0000 Window & Carpet Cleani	0.00	83.37	83.37	100.0	0.00	1,000.00	1,000.00	100.0	1,000.00
6764-0000 Electricity - Rec. Centre	-129.51	2,000.00	2,129.51	106.4	19,446.49	24,000.00	4,553.51	18.97	24,000.00
6765-0000 Gas - Rec. Centre	1,063.28	1,250.00	186.72	14.94	11,586.55	15,000.00	3,413.45	22.76	15,000.00
<b>TOTAL OPER. EXPS-REC. CENTRE</b>	<b>19,439.97</b>	<b>7,733.37</b>	<b>-11,706.60</b>	<b>-151.3</b>	<b>90,712.60</b>	<b>92,800.00</b>	<b>2,087.40</b>	<b>2.25</b>	<b>92,800.00</b>
<b>SALARIES &amp; BENEFITS</b>									
6820-0000 Caretaker Salary and Be	5,342.74	5,355.00	12.26	0.23	61,157.62	64,260.00	3,102.38	4.83	64,260.00
6830-0000 Caretaker Assistant Wag	1,649.29	1,625.00	-24.29	-1.49	17,708.03	19,500.00	1,791.97	9.19	19,500.00
6865-0000 R. C. Janitor Wages and	1,228.50	1,875.00	646.50	34.48	7,775.25	22,500.00	14,724.75	65.44	22,500.00
6875-0000 Payroll Costs	985.80	916.63	-69.17	-7.55	10,494.22	11,000.00	505.78	4.60	11,000.00
6890-0000 Workers Compensation	1,250.00	125.00	-1,125.00	-900.0	1,250.00	1,500.00	250.00	16.67	1,500.00
<b>TOTAL SALARIES &amp; PAYROLL COS</b>	<b>10,456.33</b>	<b>9,896.63</b>	<b>-559.70</b>	<b>-5.66</b>	<b>98,385.12</b>	<b>118,760.00</b>	<b>20,374.88</b>	<b>17.16</b>	<b>118,760.00</b>
<b>OFFICE EXPENSES</b>									
6910-0000 Equipment Rep. & Maint	728.11	33.37	-694.74	-2,081	728.11	400.00	-328.11	-82.03	400.00
6915-0000 Supplies	0.00	91.63	91.63	100.0	327.50	1,100.00	772.50	70.23	1,100.00
6920-0000 Telephone & Cable - Offi	409.59	441.63	32.04	7.25	4,714.21	5,300.00	585.79	11.05	5,300.00
<b>TOTAL OFFICE EXPENSES</b>	<b>1,137.70</b>	<b>566.63</b>	<b>-571.07</b>	<b>-100.7</b>	<b>5,769.82</b>	<b>6,800.00</b>	<b>1,030.18</b>	<b>15.15</b>	<b>6,800.00</b>
<b>ADMINISTRATION</b>									
6970-0000 AGM Expenses - Admin.	0.00	416.63	416.63	100.0	3,580.09	5,000.00	1,419.91	28.40	5,000.00
6975-0000 Council Expenses - Adm	0.00	258.37	258.37	100.0	530.00	3,100.00	2,570.00	82.90	3,100.00
6980-0000 Legal Expenses	0.00	83.37	83.37	100.0	203.49	1,000.00	796.51	79.65	1,000.00
6984-0000 Postage and Printing	1,026.07	1,433.37	407.30	28.42	20,329.19	17,200.00	-3,129.19	-18.19	17,200.00
6985-0000 Insurance Appraisal	0.00	16.63	16.63	100.0	0.00	200.00	200.00	100.0	200.00
6990-0000 Insurance Premiums	71,621.08	50,787.75	-20,833.33	-41.02	859,452.96	609,453.00	-249,999.96	-41.02	609,453.00
6992-0000 Insurance Carrying Char	833.33	833.37	0.04	0.00	10,000.00	10,000.00	0.00	0.00	10,000.00
6992-0025 Insurance Offset	-20,833.33	0.00	20,833.33	0	-249,999.96	0.00	249,999.96	0	0.00
7000-0000 Management Fees	5,901.92	5,901.88	-0.04	0.00	70,823.04	70,823.00	-0.04	0.00	70,823.00
7010-0000 Property Taxes - Admin.	0.00	33.37	33.37	100.0	327.00	400.00	73.00	18.25	400.00
7020-0000 Security - Admin.	1,470.00	583.37	-886.63	-151.9	1,470.00	7,000.00	5,530.00	79.00	7,000.00
7023-0000 Emergency Preparednes	3,239.02	500.00	-2,739.02	-547.8	4,845.58	6,000.00	1,154.42	19.24	6,000.00
7025-0000 Bank Charges	10.00	12.50	2.50	20.00	135.00	150.00	15.00	10.00	150.00
7030-0000 Strata Web Site	0.00	33.37	33.37	100.0	239.89	400.00	160.11	40.03	400.00
7050-0000 Miscellaneous	0.04	0.00	-0.04	0	0.04	0.00	-0.04	0	0.00
7051-0000 Statutory Financial Revi	0.00	16.63	16.63	100.0	176.40	200.00	23.60	11.80	200.00
<b>TOTAL ADMINISTRATION EXPENSE</b>	<b>63,268.13</b>	<b>60,910.61</b>	<b>-2,357.52</b>	<b>-3.87</b>	<b>722,112.72</b>	<b>730,926.00</b>	<b>8,813.28</b>	<b>1.21</b>	<b>730,926.00</b>
<b>TOTAL COMMON EXPENSES</b>	<b>116,648.35</b>	<b>101,446.37</b>	<b>-15,201.98</b>	<b>-14.99</b>	<b>1,159,558.83</b>	<b>1,217,356.00</b>	<b>57,797.17</b>	<b>4.75</b>	<b>1,217,356.00</b>
<b>TOTAL EXPENSES</b>	<b>147,040.53</b>	<b>125,003.98</b>	<b>-22,036.55</b>	<b>-17.63</b>	<b>1,440,778.87</b>	<b>1,500,046.00</b>	<b>59,267.13</b>	<b>3.95</b>	<b>1,500,046.00</b>
<b>NET INCOME (LOSS)</b>	<b>-22,364.24</b>	<b>0.00</b>	<b>-22,364.24</b>	<b>0</b>	<b>54,509.92</b>	<b>0.00</b>	<b>54,509.92</b>	<b>0</b>	<b>0.00</b>
<b>REVENUE UTILITIES</b>									
Revenue - Apartment Utilities									

**Budget Comparison (Accrual)**  
**CHELSEA - Operations - 02 - (lms1416)**  
**February 2021**

**AS OF THE 12TH MONTH ENDING FEBRUARY 28, 2021**

	<u>MTD Actual</u>	<u>MTD Budget</u>	<u>\$ Var.</u>	<u>% Var.</u>	<u>YTD Actual</u>	<u>YTD Budget</u>	<u>\$ Var.</u>	<u>% Var.</u>	<u>Annual</u>
9260-0000 Utilities Income - Apts.	11,839.42	11,839.38	0.04	0.00	142,073.04	142,073.00	0.04	0.00	142,073.00
9262-0000 Utilities Interest Income	15.87	0.00	15.87	0	172.66	0.00	172.66	0	0.00
9264-0000 Prior Year Surplus (Defic	0.00	0.00	0.00	0	-2,087.78	-2,088.00	0.22	0.01	-2,088.00
<b>Total Apartment Utilities</b>	<b>11,855.29</b>	<b>11,839.38</b>	<b>15.91</b>	<b>0.13</b>	<b>140,157.92</b>	<b>139,985.00</b>	<b>172.92</b>	<b>0.12</b>	<b>139,985.00</b>
<b>UTILITY EXPENSES</b>									
<b>Hydro - Apartments</b>									
9360-0000 Electricity Kens & Mayfai	4,757.00	2,465.00	-2,292.00	-92.98	30,849.00	29,580.00	-1,269.00	-4.29	29,580.00
9365-0000 Electricity Windsor	3,381.48	1,615.00	-1,766.48	-109.3	19,624.48	19,380.00	-244.48	-1.26	19,380.00
<b>Total Electricity - Apart.</b>	<b>8,138.48</b>	<b>4,080.00</b>	<b>-4,058.48</b>	<b>-99.47</b>	<b>50,473.48</b>	<b>48,960.00</b>	<b>-1,513.48</b>	<b>-3.09</b>	<b>48,960.00</b>
<b>Gas - Apartments</b>									
9410-0000 Gas - Mayfair	2,617.62	1,691.63	-925.99	-54.74	19,952.93	20,300.00	347.07	1.71	20,300.00
9420-0000 Gas - Kensington	5,543.41	2,833.37	-2,710.04	-95.65	37,485.84	34,000.00	-3,485.84	-10.25	34,000.00
9430-0000 Gas - Windsor	5,414.32	3,060.38	-2,353.94	-76.92	37,347.13	36,725.00	-622.13	-1.69	36,725.00
<b>Total Gas - Apartment</b>	<b>13,575.35</b>	<b>7,585.38</b>	<b>-5,989.97</b>	<b>-78.97</b>	<b>94,785.90</b>	<b>91,025.00</b>	<b>-3,760.90</b>	<b>-4.13</b>	<b>91,025.00</b>
<b>TOTAL UTILITIES - APARTMENT</b>	<b>21,713.83</b>	<b>11,665.38</b>	<b>-10,048.45</b>	<b>-86.14</b>	<b>145,259.38</b>	<b>139,985.00</b>	<b>-5,274.38</b>	<b>-3.77</b>	<b>139,985.00</b>
<b>NET INCOME (LOSS) UTILITIES</b>	<b>-9,858.54</b>	<b>174.00</b>	<b>-10,032.54</b>	<b>-5,765</b>	<b>-5,101.46</b>	<b>0.00</b>	<b>-5,101.46</b>	<b>0</b>	<b>0.00</b>
<b>REVENUE - WATER INCOME</b>									
9650-0000 Water - Apartments	5,368.00	5,368.00	0.00	0.00	64,416.00	64,416.00	0.00	0.00	64,416.00
9700-0000 Water - Townhouses	7,850.67	7,850.63	0.04	0.00	94,208.04	94,208.00	0.04	0.00	94,208.00
9725-0000 Water - Interest Income	47.71	0.00	47.71	0	640.55	0.00	640.55	0	0.00
9745-0000 Prior Year Surplus (Defic	0.00	0.00	0.00	0	16,080.81	16,081.00	-0.19	0.00	16,081.00
<b>TOTAL WATER INCOME</b>	<b>13,266.38</b>	<b>13,218.63</b>	<b>47.75</b>	<b>0.36</b>	<b>175,345.40</b>	<b>174,705.00</b>	<b>640.40</b>	<b>0.37</b>	<b>174,705.00</b>
<b>WATER EXPENSE</b>									
9850-0000 Water Usage	11,404.10	14,558.75	3,154.65	21.67	164,916.83	174,705.00	9,788.17	5.60	174,705.00
<b>TOTAL WATER</b>	<b>11,404.10</b>	<b>14,558.75</b>	<b>3,154.65</b>	<b>21.67</b>	<b>164,916.83</b>	<b>174,705.00</b>	<b>9,788.17</b>	<b>5.60</b>	<b>174,705.00</b>
<b>NET INCOME (LOSS) WATER</b>	<b>1,862.28</b>	<b>-1,340.12</b>	<b>3,202.40</b>	<b>238.9</b>	<b>10,428.57</b>	<b>0.00</b>	<b>10,428.57</b>	<b>0</b>	<b>0.00</b>

## CHELSEA GARDENS 2021 - 2022 PROPOSED OPERATING BUDGET

The Treasurer has spent considerable time trying to develop a budget where the fee increases are minimized as much as possible. In this package, the proposed budget calls for a small increase of approximately 4.4% for the apartments and 4.4% for the townhouses. The proposed budget incorporates the entire cost of strata insurance so no levy will be required. The Treasurer and Strata Council have spent considerable time trying to examine every expense category and ensure that we can continue pro-active maintenance while keeping costs under control. Council members are owners as well and keeping our strata fees low remains a priority.

The gross contribution to the Contingency Reserve Fund increases to \$534,436.00 this year. This is designed to minimize the possibility for future levies while still being able to provide for major capital costs that have been identified in the depreciation report. In that regard, it should be noted to all owners that there is no anticipated levy for roofing replacement (townhouses or apartments). The Strata Manager and some members of council have been contacted by concerned owners worried about this possibility. Our depreciation report indicates a healthy remaining lifespan of the roofing systems although this will be re-assessed with a new depreciation report this year. While this could be slightly sooner, the funds we are accumulating in the CRF are expected to be sufficient to cover these future capital costs.

### **EXPLANATORY NOTES:**

The budget is on two pages.

The first page has the INCOME statement and the APARTMENT UTILITY FUND and WATER FUND for both the actual (2020-2021) and proposed (2021-2022). The second page contains the EXPENSE statement for both the actual (2020-2021) and proposed (2021-2022).

On each page you will see columns for apartment (look under the **Apt** column) and townhouse (look under the **Thse** column). This is to show their income/expense and or their share of the common income/expense.

### **INCOME**

Income comes from the strata fees paid by the owners, rentals of strata facilities and other miscellaneous sources of income. The income called "**COM**" is shared between the apartments and the townhouses.

Strata fees (line 21) for the apartments are made up from line 1 - 3 (operations fees) and line 4 (Prior Year's Surplus/Deficit), line 18 (contingency fund), and lines 19 (apartment utility fund) and 20 (water fund). Strata fees (line 21) for the townhouses are made up from

lines 5 (operations fees) and line 6 (Prior year's Surplus/Deficit) and lines 18 (contingency fund) and 20 (water fund).

Apartments have income on lines 1, 2, and 3 and shared income on lines 7 to 16.

Townhouses have income on line 5 and shared income on lines 7 to 16.

## EXPENSES

The total operations expenses for the whole complex are located on lines 34 through 76.

To determine whether the apartments or the townhouses end up with a surplus or deficit at the end of the fiscal year we take the total operations (line 77) and see if it is more or less than the operations fees (line 17). The results of this line show up in next year's proposed budget on (line 4) for the **Apt** and on (line 6) for the **Thse**.

The apartment only expenses (lines 34 to 39) are used to maintain the apartment buildings in a proper manner for the owners of the apartments. These expenses are paid by the apartment owners only.

The townhouse only expenses (lines 40 & 41) are used to maintain the townhouse buildings in a proper manner for the owners of the townhouses. These expenses are paid by the townhouse owners only.

The expenses for the rest of the complex (lines 42 to 76) also known as common expenses are used to maintain the rest of the complex. These expenses are shared between apartments and townhouse owners.

The rec. center only expenses (lines 54 to 63) are used to maintain the recreational center complex building in a proper manner for all owners. This includes items such as the fireside lounge, pub area, library, exercise room and its equipment, the workshop and its equipment, the pool and spa, and the guest suites. These expenses are paid by both apartment and townhouse owners on a shared formula.

Common expenses are (lines 42 to 53 & lines 64 to 76) for the rest of the complex. This includes the maintenance of the grounds for enjoyment of all. This includes items such as landscaping services; maintenance of the fountains, ponds and streams; the drive and walk-through gates; to name a few. These expenses are paid by both apartment and townhouse owners on a shared formula.

Owners should be aware that the fiscal year of the Strata Corporation runs from March 1 to February 28<sup>th</sup>. As we hold the Annual General Meeting in April and only at that time approve an operating budget, the strata fees collected for the months of March and April are only at the previous year's level. When a new budget is passed and, if there is an increase in fees, then your first strata fee payment in May will be distorted, as it will also include the fee increase difference for the months of March and April. An example would

be as follows. If your prior year's strata fees were set at \$400.00 per month and the AGM approved an increase to take your fees to \$425.00 per month then you would see this type of activity on your bank account:

March 1<sup>st</sup> payment = \$400.00

April 1<sup>st</sup> payment = \$400.00

May 1<sup>st</sup> payment = \$475.00 which consists of the new \$425.00 approved fee plus \$25.00 for the March and \$25.00 for April "catch-up" amounts

June 1<sup>st</sup> payment = \$425.00....and for the balance of the fiscal year

**PLEASE NOTE**

1. If you pay your strata fees by pre-authorized payment then you need not do anything as CrossRoads Management will automatically apply the new fee schedule that is approved at the Annual General Meeting plus the "catch-up" amount for the months of March and April.
2. If you pay your strata fees by cheque, please provide CrossRoads Management a series of post-dated cheques for the full year (including March and April of 2021 plus the difference in fees for March and April of 2021).

Chelsea Gardens LMS1416  
Income and Expenses

	Actual 2020-2021				Proposed 2021-2022		
	Apt	Thse	Actual	Budget	Apt	Thse	Budget
<b>INCOME</b>							
1 Apt - Operations Fees	524,252		524,252	524,254	533,972		533,972
2 Apt - Parking & Scooter	5,908		5,908	3,500	5,500		5,500
3 Apt - Misc & Move In	700		700	800	800		800
4 Apt - Prior Years Surplus(Deficit)	13,207		13,207	13,207	17,697		17,697
5 Thse - Operations Fees		900,723	900,723	900,723		922,202	922,202
6 Thse - Prior Years Surplus(Deficit)		29,062	29,062	29,062		36,813	36,813
7 Com - Rental Fireside Lounge	31	69	100	1,000	157	343	500
8 Com - Caretaker Suite	2,267	4,933	7,200	7,200	2,267	4,933	7,200
9 Com - Guest Suites	567	1,233	1,800	8,800	1,260	2,740	4,000
10 Com - RV Parking	2,757	5,998	8,755	8,800	2,771	6,029	8,800
11 Com - Misc & Fines & Parking	125	273	398	0	0	0	0
13 Com - Dish & Cutlery Rental	0	0	0	0	0	0	0
14 Com - Interest Income	261	568	829	1,200	220	480	700
15 Com - Remote Control Sale	716	1,559	2,275	1,500	472	1,028	1,500
16 Com - Keys	25	55	80	0	0	0	0
17 <b>TOTAL Operations Income</b>	550,817	944,472	1,495,289	1,500,046	565,117	974,567	1,539,684
18 <b>CRF Fund Fees</b>	152,931	332,720	485,651	485,851	168,294	366,142	534,436
19 <b>Apt - Utility Fund Fees</b>	134,875		134,875	134,875	153,217		153,217
20 <b>Water Fund Fees</b>	70,912	103,710	174,622	174,622	66,778	97,662	164,440
21 <b>TOTAL Fees To Be Collected</b>	909,536	1,380,901	2,290,437	2,295,394	953,406	1,438,371	2,391,777

<b>APT UTILITIES</b>		APT	Actual	Budget	APT	Budget
22 Total Apt Utility Income		142,246	142,246	142,073	153,217	153,217
23 Prior Years Surplus(Deficit)		-2,088	-2,088	-2,088	-5,101	-5,101
24 <b>TOTAL INCOME</b>		140,158	140,158	139,985	148,116	148,116
25 Electricity		50,473	50,473	48,960	50,300	50,300
26 Gas		94,786	94,786	91,025	97,816	97,816
27 <b>TOTAL EXPENSES</b>		145,259	145,259	139,985	148,116	148,116
28 <b>Surplus(Deficit)</b>		-5,101	-5,101	0	-0	-0

<b>WATER FUND</b>		APT	TH	Actual	Budget	APT	TH	Budget
29 Total Water Income		64,676	94,589	159,265	158,624	66,778	97,662	164,440
30 Prior Years Surplus(Deficit)				16,081	16,081	4,235	6,194	10,429
31 <b>TOTAL INCOME</b>		64,676	94,589	175,345	174,705	71,013	103,856	174,869
32 <b>TOTAL COST</b>		66,971	97,946	164,917	174,705	71,013	103,856	174,869
33 <b>Surplus(Deficit)</b>				10,429	-0			-0

## Chelsea Gardens LMS1416 Income and Expenses

EXPENSES	Actual 2020-2021				Proposed 2021-2022		
	Apt	Thse	Actual	Budget	Apt	Thse	Budget
34 Apt - Building Repair & Maintnce	24,353		24,353	52,000	40,000		40,000
35 Apt - Eqpt Repair & Maintnce	77,267		77,267	49,000	62,010		62,010
36 Apt - Elevators Repair & Maintnce	17,403		17,403	16,500	17,500		17,500
37 Apt - Gate/Door Repair & Maint.	4,308		4,308	6,000	6,000		6,000
38 Apt - Garbage	24,845		24,845	23,890	26,100		26,100
39 Apt - Janitorial Sevices	19,800		19,800	20,000	20,400		20,400
40 Thse - Building Repair & Maint.		55,772	55,772	57,000		58,019	58,019
41 Thse - Garbage		57,473	57,473	58,300		61,300	61,300
42 Com - Landscaping Services	43,705	95,084	138,789	142,000	45,610	99,230	144,840
43 Com - Landscaping Improvements	2,861	6,224	9,085	18,000	4,724	10,277	15,000
44 Com - Irrigation System	1,077	2,342	3,419	4,000	1,260	2,740	4,000
45 Com - Drainage Repair & Maint.	2,900	6,309	9,209	5,000	4,724	10,277	15,000
46 Com - Snow Removal	1,288	2,802	4,090	10,000	3,149	6,851	10,000
47 Com - Property Repair & Maint.	7,237	15,745	22,982	25,500	7,558	16,442	24,000
48 Com - Equipment Repair & Maint	4,983	10,840	15,823	25,000	6,802	14,798	21,600
49 Com - Pest Control	2,861	6,225	9,086	7,000	2,519	5,481	8,000
50 Com - Gate Repair & Maint	816	1,774	2,590	3,000	945	2,055	3,000
51 Com - Caretaker(s) Salaries&Ben.	28,139	61,220	89,360	94,760	29,985	65,235	95,220
52 Com - Utilities	4,466	9,716	14,182	16,940	4,818	10,482	15,300
53 Com - RV Lot Expenses	636	1,384	2,020	2,430	772	1,678	2,450
54 Rec Cen - Building Repair & Maint.	5,846	12,719	18,566	15,400	4,094	8,906	13,000
55 Rec Cen - Eqpt Repair & Maint.	8,850	19,255	28,105	18,000	6,613	14,387	21,000
56 Rec Cen - Janitorial Services	2,448	5,327	7,775	22,500	6,770	14,730	21,500
57 Rec Cen - Utilities	9,772	21,261	31,033	39,000	11,084	24,116	35,200
58 Rec Cen - Lock Up Costs.	274	596	870	2,100	472	1,028	1,500
59 Rec Cen - Pool & Hot Tub Maint.	2,662	5,791	8,452	13,000	3,936	8,564	12,500
60 Rec Cen - Exersise Eqpt R & M	581	1,265	1,846	3,000	1,889	4,111	6,000
61 Rec Cen - Guest Suites Telephones	193	420	613	800	220	480	700
62 Rec Cen - Workshop R & M	386	841	1,227	1,500	472	1,028	1,500
63 Rec Cen - Office Expenses	2,343	5,098	7,441	8,500	2,645	5,755	8,400
64 Com - Workers Compensation Board	394	856	1,250	1,500	472	1,028	1,500
65 Com - Accting, Bookkping, Audit	98	213	311	350	110	240	350
66 Com - AGM/SGM Expenses	1,127	2,453	3,580	5,000	1,575	3,426	5,000
67 Com - Postage & Printing	6,402	13,928	20,329	17,200	5,511	11,989	17,500
68 Com - Council Expenses	167	363	530	3,100	1,008	2,192	3,200
69 Com - Legal Expenses	64	139	203	1,000	157	343	500
70 Com - Insurance Costs	195,066	424,387	619,453	619,653	203,765	443,314	647,079
71 Com - Management Fees	22,302	48,521	70,823	70,823	22,741	49,475	72,216
72 Com - Property Taxes	103	224	327	400	126	274	400
73 Com - Security & Enterphone	3,497	7,607	11,104	14,500	4,566	9,934	14,500
74 Com - Strata Web Site	76	164	240	400	126	274	400
75 Com - Misc, Permits, Memberships	0	0	0	0	0	0	0
76 Com - Emergency Preparedness	1,526	3,320	4,846	6,000	1,889	4,111	6,000
77 TOTAL Operations	533,121	907,658	1,440,779	1,500,046	565,117	974,567	1,539,684
78 Operations - Surplus(Deficit)	17,697	36,813	54,510	0	0	-0	0



CHELSEA GARDENS  
STRATA FEE SCHEDULE  
MARCH 1, 2021 - FEBRUARY 28, 2022  
KENSINGTON - 13860 70 AVENUE

UNIT	S/L	U/E	OPERATIONS FEES	APT. UTILITIES	CONTINGENCY RESERVE	WATER LEVY	STRATA FEES
101-2	165	701	\$184.79	\$53.02	\$58.24	34.78	\$330.84
102-2	164	1469	\$387.24	\$111.11	\$122.05	34.78	\$655.19
103-2	163	698	\$184.00	\$52.80	\$57.99	34.78	\$329.57
104-2	162	1207	\$318.18	\$91.30	\$100.28	34.78	\$544.54
105-2	177	1207	\$318.18	\$91.30	\$100.28	34.78	\$544.54
106-2	176	698	\$184.00	\$52.80	\$57.99	34.78	\$329.57
107-2	175	1119	\$294.98	\$84.64	\$92.97	34.78	\$507.37
108-2	174	1452	\$382.76	\$109.83	\$120.64	34.78	\$648.01
109-2	173	1365	\$359.83	\$103.25	\$113.41	34.78	\$611.26
110-2	172	1119	\$294.98	\$84.64	\$92.97	34.78	\$507.37
111-2	171	778	\$205.09	\$58.85	\$64.64	34.78	\$363.36
112-2	170	1207	\$318.18	\$91.30	\$100.28	34.78	\$544.54
113-2	169	1115	\$293.93	\$84.34	\$92.64	34.78	\$505.68
114-2	168	778	\$205.09	\$58.85	\$64.64	34.78	\$363.36
115-2	167	1375	\$362.46	\$104.00	\$114.24	34.78	\$615.49
116-2	166	764	\$201.40	\$57.79	\$63.48	34.78	\$357.44
201-2	181	701	\$184.79	\$53.02	\$58.24	34.78	\$330.84
202-2	180	1469	\$387.24	\$111.11	\$122.05	34.78	\$655.19
203-2	179	698	\$184.00	\$52.80	\$57.99	34.78	\$329.57
204-2	178	1207	\$318.18	\$91.30	\$100.28	34.78	\$544.54
205-2	193	1207	\$318.18	\$91.30	\$100.28	34.78	\$544.54
206-2	192	698	\$184.00	\$52.80	\$57.99	34.78	\$329.57
207-2	191	1119	\$294.98	\$84.64	\$92.97	34.78	\$507.37
208-2	190	1452	\$382.76	\$109.83	\$120.64	34.78	\$648.01
209-2	189	1365	\$359.83	\$103.25	\$113.41	34.78	\$611.26
210-2	188	1119	\$294.98	\$84.64	\$92.97	34.78	\$507.37
211-2	187	778	\$205.09	\$58.85	\$64.64	34.78	\$363.36
212-2	186	1207	\$318.18	\$91.30	\$100.28	34.78	\$544.54
213-2	185	1115	\$293.93	\$84.34	\$92.64	34.78	\$505.68
214-2	184	778	\$205.09	\$58.85	\$64.64	34.78	\$363.36
215-2	183	1375	\$362.46	\$104.00	\$114.24	34.78	\$615.49
216-2	182	764	\$201.40	\$57.79	\$63.48	34.78	\$357.44
301-2	197	701	\$184.79	\$53.02	\$58.24	34.78	\$330.84
302-2	196	1469	\$387.24	\$111.11	\$122.05	34.78	\$655.19
303-2	195	698	\$184.00	\$52.80	\$57.99	34.78	\$329.57
304-2	194	1117	\$294.45	\$84.49	\$92.80	34.78	\$506.53
305-2	209	1117	\$294.45	\$84.49	\$92.80	34.78	\$506.53
306-2	208	698	\$184.00	\$52.80	\$57.99	34.78	\$329.57
307-2	207	1119	\$294.98	\$84.64	\$92.97	34.78	\$507.37
308-2	206	1452	\$382.76	\$109.83	\$120.64	34.78	\$648.01
309-2	205	1365	\$359.83	\$103.25	\$113.41	34.78	\$611.26
310-2	204	1119	\$294.98	\$84.64	\$92.97	34.78	\$507.37
311-2	203	778	\$205.09	\$58.85	\$64.64	34.78	\$363.36
312-2	202	1115	\$293.93	\$84.34	\$92.64	34.78	\$505.68
313-2	201	1115	\$293.93	\$84.34	\$92.64	34.78	\$505.68
314-2	200	778	\$205.09	\$58.85	\$64.64	34.78	\$363.36
315-2	199	1375	\$362.46	\$104.00	\$114.24	34.78	\$615.49
316-2	198	764	\$201.40	\$57.79	\$63.48	34.78	\$357.44



CHELSEA GARDENS  
STRATA FEE SCHEDULE  
MARCH 1, 2021 - FEBRUARY 28, 2022  
WINDSOR - 13880 70 AVENUE

UNIT	S/L	U/E	OPERATIONS FEES	APT. UTILITIES	CONTINGENCY RESERVE	WATER LEVY	STRATA FEES
117-3	326	847	\$223.28	\$64.07	\$70.37	34.78	\$392.50
118-3	325	1374	\$362.20	\$103.93	\$114.16	34.78	\$615.07
119-3	324	1212	\$319.50	\$91.68	\$100.70	34.78	\$546.65
120-3	339	1211	\$319.23	\$91.60	\$100.61	34.78	\$546.23
121-3	338	1375	\$362.46	\$104.00	\$114.24	34.78	\$615.49
122-3	337	843	\$222.22	\$63.76	\$70.04	34.78	\$390.81
123-3	336	1104	\$291.03	\$83.51	\$91.72	34.78	\$501.04
124-3	335	1219	\$321.34	\$92.20	\$101.28	34.78	\$549.60
125-3	334	705	\$185.85	\$53.33	\$58.57	34.78	\$332.52
126-3	333	1060	\$279.43	\$80.18	\$88.07	34.78	\$482.45
127-3	332	855	\$225.39	\$64.67	\$71.04	34.78	\$395.87
128-3	331	1218	\$321.08	\$92.13	\$101.20	34.78	\$549.18
129-3	330	1227	\$323.45	\$92.81	\$101.94	34.78	\$552.98
130-3	329	705	\$185.85	\$53.33	\$58.57	34.78	\$332.52
131-3	328	1124	\$296.30	\$85.02	\$93.39	34.78	\$509.48
132-3	327	1257	\$331.36	\$95.08	\$104.44	34.78	\$565.65
217-3	342	847	\$223.28	\$64.07	\$70.37	34.78	\$392.50
218-3	341	1374	\$362.20	\$103.93	\$114.16	34.78	\$615.07
219-3	340	1212	\$319.50	\$91.68	\$100.70	34.78	\$546.65
220-3	355	1211	\$319.23	\$91.60	\$100.61	34.78	\$546.23
221-3	354	1375	\$362.46	\$104.00	\$114.24	34.78	\$615.49
222-3	353	850	\$224.07	\$64.29	\$70.62	34.78	\$393.76
223-3	352	1104	\$291.03	\$83.51	\$91.72	34.78	\$501.04
224-3	351	1219	\$321.34	\$92.20	\$101.28	34.78	\$549.60
225-3	350	705	\$185.85	\$53.33	\$58.57	34.78	\$332.52
226-3	349	1060	\$279.43	\$80.18	\$88.07	34.78	\$482.45
227-3	348	855	\$225.39	\$64.67	\$71.04	34.78	\$395.87
228-3	347	1218	\$321.08	\$92.13	\$101.20	34.78	\$549.18
229-3	346	1227	\$323.45	\$92.81	\$101.94	34.78	\$552.98
230-3	345	705	\$185.85	\$53.33	\$58.57	34.78	\$332.52
231-3	344	1124	\$296.30	\$85.02	\$93.39	34.78	\$509.48
232-3	343	1257	\$331.36	\$95.08	\$104.44	34.78	\$565.65
317-3	358	847	\$223.28	\$64.07	\$70.37	34.78	\$392.50
318-3	357	1374	\$362.20	\$103.93	\$114.16	34.78	\$615.07
319-3	356	1119	\$294.98	\$84.64	\$92.97	34.78	\$507.37
320-3	371	1119	\$294.98	\$84.64	\$92.97	34.78	\$507.37
321-3	370	1375	\$362.46	\$104.00	\$114.24	34.78	\$615.49
322-3	369	850	\$224.07	\$64.29	\$70.62	34.78	\$393.76
323-3	368	1104	\$291.03	\$83.51	\$91.72	34.78	\$501.04
324-3	367	1219	\$321.34	\$92.20	\$101.28	34.78	\$549.60
325-3	366	705	\$185.85	\$53.33	\$58.57	34.78	\$332.52
326-3	365	1060	\$279.43	\$80.18	\$88.07	34.78	\$482.45
327-3	364	855	\$225.39	\$64.67	\$71.04	34.78	\$395.87
328-3	363	1122	\$295.77	\$84.87	\$93.22	34.78	\$508.64
329-3	362	1130	\$297.88	\$85.47	\$93.88	34.78	\$512.02
330-3	361	705	\$185.85	\$53.33	\$58.57	34.78	\$332.52
331-3	360	1124	\$296.30	\$85.02	\$93.39	34.78	\$509.48
332-3	359	1257	\$331.36	\$95.08	\$104.44	34.78	\$565.65





CHELSEA GARDENS  
STRATA FEE SCHEDULE  
MARCH 1, 2021 - FEBRUARY 28, 2022  
TOWNHOMES - 13888 70 AVENUE

UNIT	S/L	U/E	OPERATIONS FEES	CONTINGENCY RESERVE	WATER LEVY	MONTHLY STRATA FEES
150	393	1608	336.55	133.62	34.78	\$504.95
151	395	1608	336.55	133.62	34.78	\$504.95
152	394	1429	299.09	118.75	34.78	\$452.61
153	48	1443	302.02	119.91	34.78	\$456.71
154	49	1763	368.99	146.50	34.78	\$550.27
155	47	1630	341.15	135.45	34.78	\$511.38
156	46	1453	304.11	120.74	34.78	\$459.63
157	45	1760	368.36	146.25	34.78	\$549.39
158	44	1443	302.02	119.91	34.78	\$456.71
159	282	1443	302.02	119.91	34.78	\$456.71
160	283	1763	368.99	146.50	34.78	\$550.27
161	281	1764	369.20	146.58	34.78	\$550.56
162	280	1444	302.23	119.99	34.78	\$457.00
163	42	1426	298.46	118.50	34.78	\$451.73
164	43	1613	337.60	134.04	34.78	\$506.41
165	40	1453	304.11	120.74	34.78	\$459.63
166	41	1631	341.36	135.53	34.78	\$511.68
167	39	1613	337.60	134.04	34.78	\$506.41
168	38	1426	298.46	118.50	34.78	\$451.73
169	50	1443	302.02	119.91	34.78	\$456.71
170	51	1763	368.99	146.50	34.78	\$550.27
171	52	1453	304.11	120.74	34.78	\$459.63
172	53	1630	341.15	135.45	34.78	\$511.38
173	55	1760	368.36	146.25	34.78	\$549.39
174	54	1444	302.23	119.99	34.78	\$457.00
175	56	1443	302.02	119.91	34.78	\$456.71
176	57	1763	368.99	146.50	34.78	\$550.27
177	59	1763	368.99	146.50	34.78	\$550.27
178	58	1443	302.02	119.91	34.78	\$456.71
179	36	1443	302.02	119.91	34.78	\$456.71
180	37	1763	368.99	146.50	34.78	\$550.27
181	35	1763	368.99	146.50	34.78	\$550.27
182	34	1443	302.02	119.91	34.78	\$456.71
183	32	1443	302.02	119.91	34.78	\$456.71
184	33	1763	368.99	146.50	34.78	\$550.27
185	31	1630	341.15	135.45	34.78	\$511.38
186	30	1453	304.11	120.74	34.78	\$459.63
187	29	1760	368.36	146.25	34.78	\$549.39
188	28	1443	302.02	119.91	34.78	\$456.71
189	60	1429	299.09	118.75	34.78	\$452.61
190	61	1608	336.55	133.62	34.78	\$504.95
191	63	1608	336.55	133.62	34.78	\$504.95
192	62	1429	299.09	118.75	34.78	\$452.61
193	64	1443	302.02	119.91	34.78	\$456.71
194	65	1763	368.99	146.50	34.78	\$550.27
195	67	1763	368.99	146.50	34.78	\$550.27
196	66	1443	302.02	119.91	34.78	\$456.71
197	21	1424	298.04	118.33	34.78	\$451.15
198	22	1603	335.50	133.20	34.78	\$503.49
199	20	1626	340.32	135.12	34.78	\$510.21
200	19	1483	310.39	123.23	34.78	\$468.40

CHELSEA GARDENS  
 STRATA FEE SCHEDULE  
 MARCH 1, 2021 - FEBRUARY 28, 2022  
 TOWNHOMES - 13888 70 AVENUE

UNIT	S/L	U/E	OPERATIONS FEES	CONTINGENCY RESERVE	WATER LEVY	MONTHLY STRATA FEES
201	18	1758	367.94	146.09	34.78	\$548.81
202	17	1439	301.18	119.58	34.78	\$455.54
203	11	1439	301.18	119.58	34.78	\$455.54
204	12	1758	367.94	146.09	34.78	\$548.81
205	13	1482	310.18	123.15	34.78	\$468.11
206	14	1617	338.43	134.37	34.78	\$507.58
207	16	1761	368.57	146.33	34.78	\$549.69
208	15	1439	301.18	119.58	34.78	\$455.54
209	100	1443	302.02	119.91	34.78	\$456.71
210	101	1763	368.99	146.50	34.78	\$550.27
211	103	1763	368.99	146.50	34.78	\$550.27
212	102	1443	302.02	119.91	34.78	\$456.71
213	104	1429	299.09	118.75	34.78	\$452.61
214	105	1608	336.55	133.62	34.78	\$504.95
215	107	1608	336.55	133.62	34.78	\$504.95
216	106	1429	299.09	118.75	34.78	\$452.61
217	132	1443	302.02	119.91	34.78	\$456.71
218	133	1763	368.99	146.50	34.78	\$550.27
219	131	1630	341.15	135.45	34.78	\$511.38
220	130	1453	304.11	120.74	34.78	\$459.63
221	129	1760	368.36	146.25	34.78	\$549.39
222	128	1443	302.02	119.91	34.78	\$456.71
223	126	1443	302.02	119.91	34.78	\$456.71
224	127	1763	368.99	146.50	34.78	\$550.27
225	125	1763	368.99	146.50	34.78	\$550.27
226	124	1443	302.02	119.91	34.78	\$456.71
227	108	1443	302.02	119.91	34.78	\$456.71
228	109	1764	369.20	146.58	34.78	\$550.56
229	111	1764	369.20	146.58	34.78	\$550.56
230	110	1443	302.02	119.91	34.78	\$456.71
231	112	1443	302.02	119.91	34.78	\$456.71
232	113	1761	368.57	146.33	34.78	\$549.69
233	114	1453	304.11	120.74	34.78	\$459.63
234	115	1630	341.15	135.45	34.78	\$511.38
235	117	1764	369.20	146.58	34.78	\$550.56
236	116	1443	302.02	119.91	34.78	\$456.71
237	122	1426	298.46	118.50	34.78	\$451.73
238	123	1613	337.60	134.04	34.78	\$506.41
239	120	1453	304.11	120.74	34.78	\$459.63
240	121	1631	341.36	135.53	34.78	\$511.68
241	119	1613	337.60	134.04	34.78	\$506.41
242	118	1426	298.46	118.50	34.78	\$451.73
243	278	1424	298.04	118.33	34.78	\$451.15
244	279	1617	338.43	134.37	34.78	\$507.58
245	276	1453	304.11	120.74	34.78	\$459.63
246	277	1631	341.36	135.53	34.78	\$511.68
247	275	1613	337.60	134.04	34.78	\$506.41
248	274	1389	290.71	115.42	34.78	\$440.92
249	272	1443	302.02	119.91	34.78	\$456.71
250	273	1763	368.99	146.50	34.78	\$550.27
251	271	1763	368.99	146.50	34.78	\$550.27

CHELSEA GARDENS  
STRATA FEE SCHEDULE  
MARCH 1, 2021 - FEBRUARY 28, 2022  
TOWNHOMES - 13888 70 AVENUE

UNIT	S/L	U/E	OPERATIONS FEES	CONTINGENCY RESERVE	WATER LEVY	MONTHLY STRATA FEES
252	270	1444	302.23	119.99	34.78	\$457.00
253	268	1443	302.02	119.91	34.78	\$456.71
254	269	1770	370.46	147.08	34.78	\$552.32
255	267	1632	341.57	135.61	34.78	\$511.97
256	266	1452	303.90	120.66	34.78	\$459.34
257	265	1760	368.36	146.25	34.78	\$549.39
258	264	1443	302.02	119.91	34.78	\$456.71
259	262	1443	302.02	119.91	34.78	\$456.71
260	263	1764	369.20	146.58	34.78	\$550.56
261	261	1763	368.99	146.50	34.78	\$550.27
262	260	1443	302.02	119.91	34.78	\$456.71
263	240	1445	302.43	120.08	34.78	\$457.29
264	241	1766	369.62	146.75	34.78	\$551.15
265	239	1766	369.62	146.75	34.78	\$551.15
266	238	1445	302.43	120.08	34.78	\$457.29
267	242	1425	298.25	118.41	34.78	\$451.44
268	243	1614	337.81	134.12	34.78	\$506.70
269	245	1631	341.36	135.53	34.78	\$511.68
270	244	1453	304.11	120.74	34.78	\$459.63
271	247	1611	337.18	133.87	34.78	\$505.83
272	246	1424	298.04	118.33	34.78	\$451.15
273	236	1443	302.02	119.91	34.78	\$456.71
274	237	1763	368.99	146.50	34.78	\$550.27
275	235	1630	341.15	135.45	34.78	\$511.38
276	234	1453	304.11	120.74	34.78	\$459.63
277	233	1760	368.36	146.25	34.78	\$549.39
278	232	1442	301.81	119.83	34.78	\$456.41
279	248	1443	302.02	119.91	34.78	\$456.71
280	249	1761	368.57	146.33	34.78	\$549.69
281	250	1453	304.11	120.74	34.78	\$459.63
282	251	1630	341.15	135.45	34.78	\$511.38
283	253	1764	369.20	146.58	34.78	\$550.56
284	252	1443	302.02	119.91	34.78	\$456.71
285	230	1443	302.02	119.91	34.78	\$456.71
286	231	1764	369.20	146.58	34.78	\$550.56
287	229	1630	341.15	135.45	34.78	\$511.38
288	228	1453	304.11	120.74	34.78	\$459.63
289	227	1761	368.57	146.33	34.78	\$549.69
290	226	1443	302.02	119.91	34.78	\$456.71
291	254	1443	302.02	119.91	34.78	\$456.71
292	255	1761	368.57	146.33	34.78	\$549.69
293	256	1453	304.11	120.74	34.78	\$459.63
294	257	1630	341.15	135.45	34.78	\$511.38
295	259	1764	369.20	146.58	34.78	\$550.56
296	258	1443	302.02	119.91	34.78	\$456.71
297	150	1443	302.02	119.91	34.78	\$456.71
298	151	1763	368.99	146.50	34.78	\$550.27
299	149	1630	341.15	135.45	34.78	\$511.38
300	148	1453	304.11	120.74	34.78	\$459.63
301	147	1760	368.36	146.25	34.78	\$549.39
302	146	1443	302.02	119.91	34.78	\$456.71

CHELSEA GARDENS  
 STRATA FEE SCHEDULE  
 MARCH 1, 2021 - FEBRUARY 28, 2022  
 TOWNHOMES - 13888 70 AVENUE

UNIT	S/L	U/E	OPERATIONS FEES	CONTINGENCY RESERVE	WATER LEVY	MONTHLY STRATA FEES
303	152	1429	299.09	118.75	34.78	\$452.61
304	153	1608	336.55	133.62	34.78	\$504.95
305	155	1608	336.55	133.62	34.78	\$504.95
306	154	1429	299.09	118.75	34.78	\$452.61
307	144	1443	302.02	119.91	34.78	\$456.71
308	145	1764	369.20	146.58	34.78	\$550.56
309	143	1630	341.15	135.45	34.78	\$511.38
310	142	1453	304.11	120.74	34.78	\$459.63
311	141	1761	368.57	146.33	34.78	\$549.69
312	140	1443	302.02	119.91	34.78	\$456.71
313	156	1426	298.46	118.50	34.78	\$451.73
314	157	1614	337.81	134.12	34.78	\$506.70
315	159	1631	341.36	135.53	34.78	\$511.68
316	158	1453	304.11	120.74	34.78	\$459.63
317	161	1613	337.60	134.04	34.78	\$506.41
318	160	1426	298.46	118.50	34.78	\$451.73
319	5	1442	301.81	119.83	34.78	\$456.41
320	6	1765	369.41	146.67	34.78	\$550.86
321	4	1630	341.15	135.45	34.78	\$511.38
322	3	1453	304.11	120.74	34.78	\$459.63
323	2	1762	368.78	146.42	34.78	\$549.98
324	1	1442	301.81	119.83	34.78	\$456.41
325	9	1439	301.18	119.58	34.78	\$455.54
326	10	1762	368.78	146.42	34.78	\$549.98
327	8	1762	368.78	146.42	34.78	\$549.98
328	7	1439	301.18	119.58	34.78	\$455.54
329	138	1443	302.02	119.91	34.78	\$456.71
330	139	1763	368.99	146.50	34.78	\$550.27
331	137	1630	341.15	135.45	34.78	\$511.38
332	136	1453	304.11	120.74	34.78	\$459.63
333	135	1760	368.36	146.25	34.78	\$549.39
334	134	1443	302.02	119.91	34.78	\$456.71
		367182	922,202.00	366,142.00	97,662.24	\$1,386,006.24

**RESOLUTIONS**

**3 / 4 VOTE "A" – GARAGE DOORS - 2021**

**Whereas** a number of garage doors in the townhomes have deteriorated due to age and need replacing; and

**Whereas** the number of garage doors remaining to be completed are 84 singles and 2 doubles; and

**Whereas** the Council would like to accelerate this replacement program by slightly increasing this spending expenditure for the next three years; and

**Whereas** labour and materials needed in 2021 are budgeted at \$35,000.00

**Therefore, be it resolved** as a 3 / 4 Vote of the Owners, LMS 1416, Chelsea Gardens, that Council is hereby authorized to spend from the Contingency Reserve Fund up to \$35,000.00 to replace townhouse garage doors as required on a priority basis.

**MOVED** \_\_\_\_\_ **SECONDED** \_\_\_\_\_

**3 / 4 VOTE "B" – WINDSOR INTERIOR IMPROVEMENTS – 2021**

**Whereas** the Windsor building has had a lobby upgrade and it is now time to complete the renovation project as was done with the Kensington and the Mayfair; and

**Whereas** the carpeting and hallways in the Windsor are looking tired and dated and, as the focal point for residents, guests and prospective purchasers, they are not particularly attractive; and

**Whereas** the Strata Council would like to follow the same design as the Mayfair and Kensington and obtained estimates to update the floors and hallways with new paint and new carpeting.

**Therefore, be it resolved** as a 3 / 4 vote of the Owners, LMS 1416, Chelsea Gardens, that Council is hereby authorized to spend up to \$171,500.00 from the Contingency Reserve Fund to do significant updating to the interior hallways and carpeting of the Windsor.

**MOVED** \_\_\_\_\_ **SECONDED** \_\_\_\_\_

**MAJORITY VOTE "C" – DEPRECIATION REPORT**

**Whereas** amendments to the Strata Property Act became effective December 13, 2011 that requires Strata Corporations to have a Depreciation Report completed within 2 years or do a 3 / 4 vote to not do a Depreciation report; and

**Whereas** the Strata Corporation did commission a Depreciation report in 2013 and, after two deferrals, updated the report in 2017; and

**Whereas** after deferring the renewal, it is now time to update the report and Council is recommending doing so this year as potential purchasers and their lenders are requiring an updated report. A current report is now increasingly important in terms of obtaining quotations for strata insurance and all of the insurance brokers want to see an updated report and without one, they may decline coverage.

**Therefore, be it resolved** as a majority vote of the Owners, LMS 1416, Chelsea Gardens, that Council is hereby authorized to spend from the Contingency Reserve Fund a sum up to \$12,000 to acquire an updated Depreciation Report.

**MOVED** \_\_\_\_\_ **SECONDED** \_\_\_\_\_

**3 / 4 VOTE "D" – TOWNHOUSE CAPITAL PROJECTS REPAIRS - 2021**

**Whereas** the Strata Corporation wishes to continue a program of replacement of rotting wood spindles with new composite spindles or aluminum railing assemblies to townhouses throughout the complex, along with townhouse repairs to the envelope; and

**Whereas** the Strata Corporation wishes to have flexibility in the allocation of funds spent in 2021 to ensure that the integrity of townhouse envelopes is preserved and protected so the Council has combined these projects into one spending resolution, based on priority, however it is anticipated to be a 50/50 split; and

**Whereas** the council has projected the labour and materials needed in 2021 at \$80,000.00.

**Therefore, be it resolved** as a 3 / 4 Vote of the Owners, LMS 1416, Chelsea Gardens, that Council is hereby authorized to spend from the Contingency Reserve Fund up to \$80,000.00 to inspect, and where necessary, repair and caulk those townhouse units and replace spindles and do envelope repairs as required on a priority basis.

**MOVED** \_\_\_\_\_ **SECONDED** \_\_\_\_\_

**3 / 4 VOTE "E" – TOWNHOUSE FLAT ROOF REPAIRS/REPLACEMENTS - 2021**

**Whereas** the Strata Corporation is experiencing leaks into the townhomes from the small flat roofs and these leaks are causing costly repairs to the interiors of these units; and

**Whereas** the Strata Corporation recognizes that, while the townhouse sloped roofs still have some remaining life prior to commencing replacement, the flat roofs cannot wait until the sloped roof replacement without causing considerable interior repair costs to the Corporation; and

**Whereas** the council has projected the labour and materials needed in 2021 at \$200,000.00 to start a phased program to repair and/or replace these flat roofs.

**Therefore, be it resolved** as a 3 / 4 Vote of the Owners, LMS 1416, Chelsea Gardens, that Council is hereby authorized to spend from the Contingency Reserve Fund up to \$200,000.00 to inspect, and where necessary, repair and/or replace selected flat roofs on a priority basis.

**MOVED**\_\_\_\_\_ **SECONDED**\_\_\_\_\_

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**3 / 4 VOTE "F" – CLUBHOUSE COOLING AND HEATING UPGRADES - 2021**

**Whereas** the heating and cooling systems in the clubhouse are now 25 years old and are failing to properly do the job of heating and cooling the clubhouse throughout the different seasons; and

**Whereas** the Strata Corporation has received and reviewed solutions and quotations from First District Mechanical to address those concerns and to upgrade the heating and cooling systems for the next quarter century; and

**Whereas** the council has projected the labour and materials needed in 2021 at \$42,000.00 to implement these upgrades and, in the process, reduce our annual operating costs going forward.

**Therefore, be it resolved** as a 3 / 4 Vote of the Owners, LMS 1416, Chelsea Gardens, that Council is hereby authorized to spend from the Contingency Reserve Fund up to \$42,000.00 to proceed with these upgrades in 2021.

**MOVED**\_\_\_\_\_ **SECONDED**\_\_\_\_\_

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**3 / 4 VOTE "G" – APARTMENT URGENT REPAIRS - 2021**

**Whereas** there was a significant and expensive leak into the Windsor apartment in the previous fiscal year related to improper installation by the developer of proper materials to adequately drain ground water away from the base of the apartment; and

**Whereas** the Strata Council had paid and accrued those repair costs as emergency expenses and does wish to fund them from the Contingency Reserve Fund; and

**Whereas** the Strata Council believes that it will be prudent to allocate funds to investigate and, as necessary, do remedial work in order to prevent further costly water damages to other apartment locations; and

**Whereas** the council has estimated the labour and materials for the Windsor remediation and to do this investigation and any repairs in 2021 at \$80,000.00 to proceed so as to prevent major expenses in the future.

**Therefore, be it resolved** as a 3 / 4 Vote of the Owners, LMS 1416, Chelsea Gardens, that Council is hereby authorized to spend from the Contingency Reserve Fund up to \$80,000.00 to pay for the Windsor expenses and to proceed with this investigation and required work in 2021.

**MOVED**\_\_\_\_\_ **SECONDED**\_\_\_\_\_

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**3 / 4 VOTE "H" – TELECOMMUNICATIONS AGREEMENT – 2021**

**Whereas** the Strata Council and the Emergency Planning Committee have recognized that the recent incidents at the Kensington and the Mayfair fully demonstrated the inadequacy of cell phone reception at Chelsea Gardens; and

**Whereas** this was noted by the Surrey Fire Department first responders as their cell phones outside the buildings could not reach fire fighters inside the two buildings; and

**Whereas** the Strata Council has expressed the same concerns about reaching our staff when they are in the apartments and an emergency arises; and

**Whereas** the Strata Council believe that this dead cell zone puts our residents at significant risk during any emergency; and

**Whereas** the Strata Corporation has been in discussions with Rogers Communications and Telus to seek a rental agreement to place a small cell array on one of the apartment buildings; and

**Whereas** Rogers Communications and Telus have been made aware of the concerns raised by some owners when this was put forward in 2019 and have agreed to provide current health and safety information so as to put those concerns to rest; and

**Whereas** the installation of a small cell array will not be large or ugly and will be adequately disguised so as not to be noticed; and

**Whereas** the installation of these small arrays will not compromise the structural integrity of the roof and the installation will be supervised by and signed off by an accredited engineer; and

**Whereas** Rogers Communications and Telus will cover all the costs of installation, the costs of electricity, the cost of providing liability insurance; and

**Whereas** Rogers Communications and Telus will be compensating the Strata Corporation on an annual basis but this is only a minor consideration compared to the concerns about poor reception in the event of emergencies; and

**Whereas** Rogers Communications or Telus will not be permitted to sub-let these cell arrays to any other provider nor will they receive exclusivity; and

**Whereas** Rogers Communications and Telus will provide engineer signed and stamped construction drawings from a structural engineer, will regularly maintain the installation, will minimize the size of the array to be no more than 2 meters in height, will shroud the tower so as to limit the visual impact, will restore the area to original condition at the expiry of the agreement; and

**Whereas** a published statement from the Chief Medical Health Officer of Coastal Health confirms that there are no health issues relating to cellular phone transmission antennae and base stations; and

**Whereas** this revenue stream will have a positive impact on the Chelsea Gardens budget and/or the Contingency Reserve Fund; and

**Whereas** the owners, Strata Plan LMS 1416 is proposing to provide a statutory right of way for the telecommunications purposes over portions of the property on the roof top located at 13860 70th Avenue, Surrey, BC, for generating revenue to the Strata Corporation.

**Therefore, be it resolved** as a 3 / 4 Vote of the Owners, LMS 1416, Chelsea Gardens, that:

The owners agree to provide a Statutory Right of Way (SRW) for telecommunications purposes over portions of the property on 13860 70th Avenue, Surrey, BC

1. In accordance with section 71 of the Strata Property Act, the Strata Corporation approves a significant change in the use or appearance of the common property of the Strata Corporation for the installation of the telecommunications equipment.
2. The Strata Corporation enter into a Statutory Right of Way (SRW) Agreement and the Strata Council for the Strata Corporation take all such further actions to execute and deliver in the name of and on behalf of the Strata Corporations the Statutory Right of Way (SRW) Agreement and such other agreements, assignments, instruments, notes and documents (the "Documents") relating to, contemplated by or necessary or desirable in connection with the Statutory Right of Way (SRW) Agreement.
3. Any two members of the Strata Council be, and are hereby, authorized and directed to execute and deliver the Statutory Right of Way (SRW) Documents in the name of and on behalf of the Strata Corporation, with such changes, modifications, and amendments thereto may in their discretion (but in keeping with this Resolution) approve, which approval shall be conclusively evidenced by the execution and delivery of such Statutory Right of Way (SRW) Documents. To the extent that any such Statutory Right of Way (SRW) Documents were executed and delivered prior to the date hereof, the execution and delivery thereof by any such Authorized Persons be, and are hereby, approved ratified and confirmed.

**MOVED**\_\_\_\_\_ **SECONDED**\_\_\_\_\_

### **3 / 4 VOTE "I" – BYLAW AMENDMENT – 2021**

**Whereas** the Strata Council and the Strata Manager have noted a flaw in the current bylaw regarding the installation of exterior awnings; and

**Whereas** this is reflected in the requirement to use a "style and colour" called "Classic Plus" which is no longer a choice available from Arpella; and

**Whereas** the Strata Council, while wanting to retain some degree of continuity, did wish to expand the permissible patterns and colours by allowing two choices: and

**Whereas** the Strata Council did not wish to have to amend the bylaw every time there was a discontinuation of a colour, pattern or style by the manufacturer.

**Therefore, be it resolved** as a 3 / 4 Vote of the Owners, LMS 1416, Chelsea Gardens, that the current bylaw that now reads:

- (8) Retractable awnings shall be permitted for installation over windows and patios, provided that they are the type manufactured by Arpella Awnings (or a similar manufacturer approved by the strata council) with the approved material style/colour called "Classic Plus" with a white frame. Awnings must not have dimensions greater than 6 inches more than the width of the window and may not extend below 32 inches from the top of the window. Side covers on awnings are not permitted. The installation of any awning shall be subject to the provisions of bylaw 6 and the owner of the strata lot shall be responsible for the maintenance and repair thereof and the maintenance and repair of the common property resulting from the installation of the awning.

Be amended to now read:

- (2) Retractable awnings shall be permitted for installation over windows and patios, provided that they are the type manufactured by Arpella Awnings (or a similar manufacturer approved by the strata council) with a material style/colour that is approved by the Strata Council. There are currently two approved designs and samples are available in the office. Should one or both of those designs/colours be discontinued, the Strata Council will choose alternates that are as close as possible. A white frame for the awning is required. Awnings must not have dimensions greater than 6 inches more than the width of the window and may not extend below 32 inches from the top of the window. Side covers on awnings are not permitted. The installation of any awning shall be subject to the provisions of bylaw 6 and the owner of the strata lot shall be responsible for the maintenance and repair thereof and the maintenance and repair of the common property resulting from the installation of the awning.

**MOVED** \_\_\_\_\_ **SECONDED** \_\_\_\_\_

**3 / 4 VOTE "J" –BYLAW AMENDMENTS**

**Whereas** it is preferable to have on file with the Land Titles Office, one set of bylaws rather than a set plus multiple amendment, and

**Whereas** this can be accomplished by resolution to incorporate all of the bylaw changes and amendments approved at this Special General Meeting into one consolidated set of bylaws that, as necessary, would be renumbered without changing any intent or wording, and

**Whereas** this would also require the ownership to repeal all existing bylaws on file with the Land Titles Office.

**Therefore be it resolved** as a 3 / 4 vote of the Owners, LMS 1416, Chelsea Gardens, that the bylaws that have been approved at the Annual General Meeting of April 20, 2021 be incorporated into the existing set of bylaws that are on file at land titles and include the bylaw changes approved at previous Annual General Meetings and that, following this consolidation into one complete set, that this set be filed with Land Titles and, in so doing, rescind and repeal all old sets of bylaws.

**MOVED**\_\_\_\_\_ **SECONDED**\_\_\_\_\_

# ANNUAL GENERAL MEETING PROXY FORM

**THE OWNERS OF THE CHELSEA GARDENS – LMS 1416**

I, (WE) \_\_\_\_\_  
of \_\_\_\_\_

in the Province of British Columbia, being the registered Owner(s) of Unit \_\_\_\_\_, at **CHELSEA GARDENS, LMS 1416**, hereby appoint:

Murray Hill – Phone: Phone: 778-871-7506

or failing him/her Victor Monasch – Phone: 604-591-1747

or failing him/her Anita Thompson – Phone: 604-614-3817

or failing him/her Norm Reid - Phone: 604-590-3187

or failing him/her Ashley Orton - Phone: 604-503-3703

or failing him/her Bob Hyde – 604-598-8711

Or I wish to name: \_\_\_\_\_ as my proxy holder

as my (our) proxy for me (us) and on my (our) behalf at the Annual General Meeting of the Owners to be held on **Tuesday, April 20, 2021** and at any adjournment thereof.

SIGNED THIS \_\_\_\_\_ DAY OF \_\_\_\_\_ 2021

\_\_\_\_\_  
(OWNERS SIGNATURE ON ABOVE LINE)

The above phone numbers are included only for the purpose of contacting council members to arrange for dropping off your proxy. Please do not use these numbers for service requests...use the work order system.

***We ask that all directed proxies be submitted to a Council member, CrossRoads office, CrossRoads email: ross@crpm.ca or the CrossRoads mailboxes in the apartments or clubhouse no later than 5:00 PM on Monday, April 19<sup>th</sup>.***

**INSTRUCTIONS TO MY PROXY HOLDER**

*I have reviewed the Annual General Meeting package. I am appointing you as my proxy holder but I am providing you directions as to how to vote on the budget, and the various agenda items and Special Resolutions. These instructions are below.*

*If you are unable or unwilling to vote as per my directions, please so inform me so that I can appoint someone else to hold my proxy.*

**Owners are asked to provide their directed proxy if they do not believe that they can go on-line with Zoom or can otherwise not attend the AGM. Owners who do submit directed proxies in advance will still be able to go onto the Zoom meeting to observe and speak to motions. All owners can speak on the Zoom platform as well.**

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AGENDA #5 PROOF OF MEETING NOTICE BEING ADEQUATE – 50%+1 MAJORITY VOTE

Vote in favour \_\_\_\_\_ Vote against \_\_\_\_\_ Vote as you wish \_\_\_\_\_ Abstain \_\_\_\_\_

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AGENDA #6 APPROVE MINUTES OF JULY 28, 2020 SGM – 50%+1 MAJORITY VOTE

Vote in favour \_\_\_\_\_ Vote against \_\_\_\_\_ Vote as you wish \_\_\_\_\_ Abstain \_\_\_\_\_

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ELECTION OF STRATA COUNCIL – 50%+1 MAJORITY VOTE FOR EACH CANDIDATE – PLEASE PUT A CHECK MARK BESIDE THE NAME OF THE CANDIDATE(S) YOU WISH TO VOTE FOR. YOU MAY WRITE IN THE NAME OF OTHER OWNERS WHO MAY BE RUNNING BUT ARE NOT LISTED HERE. YOU MAY NOT VOTE FOR MORE THAN FOUR CANDIDATES OTHERWISE YOUR VOTE WILL BE INVALID.

CINDY MANN \_\_\_\_\_ Vote in favour

RON PLANKEEL \_\_\_\_\_ Vote in favour

NORM REID \_\_\_\_\_ Vote in favour

WRITE IN CANDIDATE \_\_\_\_\_ Vote in favour

WRITE IN CANDIDATE \_\_\_\_\_ Vote in favour

WRITE IN CANDIDATE \_\_\_\_\_ Vote in favour

IF SOMEONE IS NOMINATED FROM THE FLOOR, I GRANT PERMISSION FOR MY PROXY HOLDER TO VOTE FOR ALL CANDIDATES (UP TO FOUR) AS THEY WISH: YES \_\_\_\_\_ NO \_\_\_\_\_

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*ELECTION OF THE INVESTMENT COMMITTEE – 50%+1 MAJORITY VOTE*

*WRITE IN CANDIDATE \_\_\_\_\_ Vote in favour*

*WRITE IN CANDIDATE \_\_\_\_\_ Vote in favour*

*WRITE IN CANDIDATE \_\_\_\_\_ Vote in favour*

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*AGENDA ITEM # 10 a – RULE AMENDMENT – QUIET TIMES - 50%+1 MAJORITY VOTE*

*Vote in favour\_\_\_\_\_ Vote against\_\_\_\_\_ Vote as you wish\_\_\_\_\_ Abstain\_\_\_\_\_*

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*AGENDA ITEM # 10 b – RULE AMENDMENT – BIRD BATHS ALLOWED - 50%+1 MAJORITY VOTE*

*Vote in favour\_\_\_\_\_ Vote against\_\_\_\_\_ Vote as you wish\_\_\_\_\_ Abstain\_\_\_\_\_*

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*AGENDA ITEM # 10 c - RULE AMENDMENT – NO SMOKING IN INTERIOR COMMON AREAS INCLUDING UNDERGROUND - 50%+1 MAJORITY VOTE*

*Vote in favour\_\_\_\_\_ Vote against\_\_\_\_\_ Vote as you wish\_\_\_\_\_ Abstain\_\_\_\_\_*

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*AGENDA ITEM # 10 d – RULE AMENDMENT – PATIO EXTENSIONS TO ALLOW PAVERS - 50%+1 MAJORITY VOTE*

*Vote in favour\_\_\_\_\_ Vote against\_\_\_\_\_ Vote as you wish\_\_\_\_\_ Abstain\_\_\_\_\_*

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*AGENDA ITEM # 10 e – RULE AMENDMENT – CLUBHOUSE CLOSING TIMES - 50%+1 MAJORITY VOTE*

*Vote in favour\_\_\_\_\_ Vote against\_\_\_\_\_ Vote as you wish\_\_\_\_\_ Abstain\_\_\_\_\_*

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*AGENDA ITEM # 10 f – RULE AMENDMENT – GUEST SUITE CHECK-OUT TIME - 50%+1 MAJORITY VOTE*

*Vote in favour\_\_\_\_\_ Vote against\_\_\_\_\_ Vote as you wish\_\_\_\_\_ Abstain\_\_\_\_\_*

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*AGENDA ITEM # 10 g – RULE AMENDMENT – CANOPY SIZE RESTRICTIONS - 50%+1 MAJORITY VOTE*

*Vote in favour*\_\_\_\_ *Vote against*\_\_\_\_ *Vote as you wish*\_\_\_\_ *Abstain*\_\_\_\_

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*AGENDA ITEM # 10 h – RULE AMENDMENT – CHRISTMAS DÉCOR ADDED - 50%+1 MAJORITY VOTE*

*Vote in favour*\_\_\_\_ *Vote against*\_\_\_\_ *Vote as you wish*\_\_\_\_ *Abstain*\_\_\_\_

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*AGENDA ITEM # 11 – REPORT ON INSURANCE - 50%+1 MAJORITY VOTE*

*Vote in favour*\_\_\_\_ *Vote against*\_\_\_\_ *Vote as you wish*\_\_\_\_ *Abstain*\_\_\_\_

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*ITEM # 12 – APPROVE THE 2020 – 2021 OPERATING RESULTS - 50%+1 MAJORITY VOTE*

*Vote in favour*\_\_\_\_ *Vote against*\_\_\_\_ *Vote as you wish*\_\_\_\_ *Abstain*\_\_\_\_

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*ITEM # 13 – APPROVE THE PROPOSED 2021 – 2022 OPERATING BUDGET - 50%+1 MAJORITY VOTE*

*Vote in favour*\_\_\_\_ *Vote against*\_\_\_\_ *Vote as you wish*\_\_\_\_ *Abstain*\_\_\_\_

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*SPECIAL RESOLUTION 14 "A" – 3 / 4 VOTE – GARAGE DOORS*

*Vote in favour*\_\_\_\_ *Vote against*\_\_\_\_ *Vote as you wish*\_\_\_\_ *Abstain*\_\_\_\_

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*SPECIAL RESOLUTION 14 "B" – 3 / 4 VOTE – WINDSOR INTERIOR IMPROVEMENTS*

*Vote in favour*\_\_\_\_ *Vote against*\_\_\_\_ *Vote as you wish*\_\_\_\_ *Abstain*\_\_\_\_

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*SPECIAL RESOLUTION 14 "C" – 50% + 1 MAJORITY VOTE – UPDATE DEPRECIATION REPORT*

*Vote in favour*\_\_\_\_ *Vote against*\_\_\_\_ *Vote as you wish*\_\_\_\_ *Abstain*\_\_\_\_

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*SPECIAL RESOLUTION 14 "D" – 3 / 4 VOTE – TOWNHOUSE CAPITAL WORKS*

*Vote in favour*\_\_\_\_ *Vote against*\_\_\_\_ *Vote as you wish*\_\_\_\_ *Abstain*\_\_\_\_

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*SPECIAL RESOLUTION 14 "E" – 3 / 4 VOTE – TOWNHOUSE FLAT ROOFS*

*Vote in favour*\_\_\_\_ *Vote against*\_\_\_\_ *Vote as you wish*\_\_\_\_ *Abstain*\_\_\_\_

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*SPECIAL RESOLUTION 14 "F" – 3 / 4 VOTE – CLUBHOUSE COOLING/HEATING UPGRADES*

*Vote in favour*\_\_\_\_ *Vote against*\_\_\_\_ *Vote as you wish*\_\_\_\_ *Abstain*\_\_\_\_

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*SPECIAL RESOLUTION 14 "G" – 3 / 4 VOTE – APARTMENT URGENT REPAIRS*

*Vote in favour*\_\_\_\_ *Vote against*\_\_\_\_ *Vote as you wish*\_\_\_\_ *Abstain*\_\_\_\_

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*SPECIAL RESOLUTION 14 "H" – 3 / 4 VOTE – CELL RECEPTION ENHANCEMENTS*

*Vote in favour*\_\_\_\_ *Vote against*\_\_\_\_ *Vote as you wish*\_\_\_\_ *Abstain*\_\_\_\_

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*SPECIAL RESOLUTION 14 "I" – 3 / 4 VOTE – BYLAW AMENDMENT - AWNINGS*

*Vote in favour*\_\_\_\_ *Vote against*\_\_\_\_ *Vote as you wish*\_\_\_\_ *Abstain*\_\_\_\_

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*SPECIAL RESOLUTION 14 "J" – 3 / 4 VOTE – BYLAW CONSOLIDATION*

*Vote in favour*\_\_\_\_ *Vote against*\_\_\_\_ *Vote as you wish*\_\_\_\_ *Abstain*\_\_\_\_

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**COMPLETE THIS PROXY**

**AND FORWARD TO A NAMED COUNCIL MEMBER OR CROSSROADS.  
EMPLOYEES, INCLUDING THE STRATA MANAGERS, ARE NOT PERMITTED TO  
VOTE PROXIES. PROXIES MUST BE SIGNED BY THE OWNER GRANTING THE  
PROXY IN ORDER TO BE VALID.**

**OWNERS HOLDING PROXIES FROM OTHER OWNERS WILL BE ALLOWED TO  
VOTE THOSE PROXIES AT THE ZOOM MEETING BUT MUST VERIFY THE PROXY  
WITH THE STRATA MANAGER PRIOR TO THE MEETING.**