

CHELSEA GARDENS - LMS 1416

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COUNCIL MEETING MINUTES –TUESDAY, MARCH 17, 2020 1:00 PM CLUBHOUSE LIBRARY

STRATA COUNCIL - 2019/2020

PRESIDENT

Zenon Jalbert – TH-202

VICE-PRESIDENT

Murray Hill – K406

SECRETARY

Anita Thompson – W325

TREASURER

Victor Monasch- T153

COUNCIL MEMBERS AT LARGE

Ashley Orton – T243

Norm Reid – T302

Bill Zemianski – T329

COMMITTEE ASSIGNMENTS

Zenon – Executive, Bring Forward, Website

Murray – Townhouses, Irrigation

Bill – Clubhouse, Social Liaison, RV Liaison, Bylaws

Anita – Finance, Executive

Victor – Executive Committee

Ashley – Landscaping, Security, Volunteers, Ponds
and Fountains

Norm – Apartments

CLUBHOUSE OFFICE

Valerie Morris

M, TU, TH, and F - 11:00 AM to Noon

Guest suite booking and Keys

CARETAKERS

John Unger - (604) 834-4578

(7:00 AM-3:00 PM-Monday-Friday)Valerie Morris –

Nights/Weekends

(5:00 PM-7:00 AM Monday-Friday)

(7:00AM-1:00PM Saturday)

(604) 834-4578

STRATA MANAGERS

Ross Ruddick – ross@crpm.ca

Jesse Train – jesse@crpm.ca

Bogdan – bogdan@crpm.ca

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EMERGENCY CONTACT

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****MOTIONS MADE BY COUNCIL MEMBERS ARE CARRIED UNANIMOUSLY UNLESS NOTED****

ATTENDANCE:

Zenon Jalbert

Anita Thompson

Ashley Orton

Murray Hill

Norm Reid

Victor Monasch

Bill Zemianski

REGRETS

Jesse Train, Strata Manager

Ross Ruddick, Senior Strata Manager

(1) CALL TO ORDER

The meeting was called to order at 1:00 PM by Zenon, President, and a quorum being present.

(2) ADOPTION OF PREVIOUS MINUTES

It was **MOVED** and **SECONDED** to adopt the minutes of the February 18, 2020 meeting noting that there was error. The February minutes (under correspondence) noted:

“Council received correspondence clarifying the occupancy of one unit. Council is satisfied that this is not a rental but simply being occupied by family until probate is obtained. Council notes that there is an over-height dog in residence and, since the occupants are now considered to be residents”

The sentence should have continued: “the residents will be advised that they are in contravention of the bylaw and must remove the dog from the unit.”

With this correction, the amended minutes were:

CARRIED

(3) CARETAKER REPORT MARCH 2020

As we approach spring it’s time to do the cleanup from winter. The pressure washer is available either for personal use or to have Ivan clean for you @ 25.00/ hour.

One of our town houses had a faint small scent of gas in the boiler room and after doing a soap and water test it was determined that there was a small leak. If you smell any rotten egg report it immediately and / or get soapy water and brush around the pipe and bubbles will appear where the leak occurs.

The list for exterior hose bibs to be replaced has increased and I am still taking names of those that would like to have theirs done. These will be replaced at the home owner's expense.

Water leaks are bound to happen so being proactive in making sure valves are updated or the washers replace will be a great assurance of a leak not happening. In the past year we have had two condos that have had the flange on the shower pan crack causing leaks below. They have become brittle and even though it is not a priority that these be changed it is most definitely something to be aware of.

Leaks in the Windsor boiler room have been repaired as well as a leak from the roof that went right through to the parkade. The Kensington leak in the boiler room has been reviewed, estimates are in and work will commence shortly. The hole in front of 208 is slowly being dealt with due to tree roots plugging an extensive area of the pipes.

We contacted a company called Roof Doctor, to carry out an assessment of roofs and submitted a plan that could potentially save us a sizeable chunk of cash. Still to be determined but if you are interested you can visit their web site at CdnRoofDR.com to see what this product can do for us. In addition this would also get rid of the moss collection on the roof.

The electrical is now complete for the condo's, in regards to the air cooling system and the walls and ceilings are being repaired. We now have a new cleaner in the club house and her name is Lee.

At the moment our exercise room is closed, as are all clubhouse facilities. This will be a day by day decision. In light of what is happening use common sense, clean well and isolate if you have come from overseas or the US and I can't express that enough. This has not been the case for some and puts everyone at risk.

Disinfectantly yours

John

After the caretaker provided his report, the Council discussed the Covid-19 issue and the health implications to Chelsea Gardens residents. It was **MOVED** and **SECONDED** to immediately close the clubhouse and all recreational facilities and to suspend all social activities that take place in common areas until further notice. This will be re-evaluated as conditions change with the health authorities. **CARRIED**

(4) FINANCIAL REPORT

The Treasurer reviewed the Financial Statement for the month of February 2020 with Council. It was **MOVED** and **SECONDED** to approve the financial statements prepared by CrossRoads Management.

CARRIED

The arrears were reviewed and they were minimal. One strata fee is in the process of being paid, another owner is paying a charge-back and one fine for Christmas lights remains outstanding.

The Strata Manager reviewed an upcoming renewal on a GIC and, given that the current bank interest rates for both operating and CRF exceed the available GIC interest rates, the April GIC will be allowed to lapse.

(5) **BUSINESS ARISING FROM THE MINUTES**

- a. **MUA** – The Strata Managers did discuss with Council the compensation offers made by both Stable Electrical and Trotter Morton regarding the mishaps during the MUA replacement project. Trotter did offer a \$3000 credit for the extra unexpected costs that arose from the installation and Stable reduced their invoice by a similar amount. It was **MOVED** and **SECONDED** to authorize CrossRoads to seek some additional compensation from Trotter Morton if possible and then to close off this issue. **CARRIED**
- b. **Flooding into Unit Garages** – Continued excavating will be needed to be done in order to resolve the issue with water flooding into the garages of a couple of townhouse units.
- c. **Resolution Proposals and Nominations** – The Council was presented with the various resolutions that had been approved by the Resolution Committee. This led to a discussion about the Annual General Meeting (which is noted below under New Business) and these resolutions were tabled.
- d. **Handicapped Fob Time** – There were several fobs that were adjusted to allow for more time to enter the apartment buildings. This can be done for other residents as needed.
- e. **Visitor Parking Passes** – Visitor parking passes have been distributed in the past two sets of minutes. Please use them to avoid having your guests towed away.
- f. **Mechanical Contractor** – Quotes will be solicited in the month of May for the mechanical service contract. Our current contractor will be invited to quote in this Request for Proposals.
- g. **Roof Assessment** – Council is exploring a new avenue for prolonging the lifespan of the roofs and they reviewed the information and pricing at the meeting. While they are interested in this solution (given that it would add ten years or more to the roof's life expectancy), they do not believe that it is currently affordable given the dramatic increase in the cost of strata insurance.
- h. **HRT Update** – Council (in closed session) discussed and acted upon some items regarding this issue.
- i. **Insurance** – The Strata Insurance policy has been renewed. Via an email vote, it was **MOVED** and **SECONDED** to pay the invoice for the renewal out of the Contingency Reserve Fund and pay it back from the operating budget in monthly installments. **CARRIED**

Owners at Chelsea Gardens have certainly seen numerous news articles in both print and broadcast media regarding the insurance difficulties faced by Strata Corporations throughout British Columbia. Many owners did attend meetings at the clubhouse immediately after our policy was renewed and were provided much of the information below. Many could not attend so we are including it here for your information.

THE BACKGROUND

The insurance market is global and natural disasters such as wild fires, earthquakes and hurricanes, along with strata water and fire claims in developed nations have led to insurance claims that have affected the profitability of insurance companies and re-insurers around the world. Overall, in the sector, the amount paid out for claims has exceeded the income received in premiums. In other cases, the profit margins have shrunk to levels that cannot be sustained.

As a result, there have been a significant number of insurers and re-insurers who have left the strata insurance market in search of safer, more profitable investments. Those companies who have not left the insurance market are attempting to restore sector profitability by increasing premiums and raising deductible levels. Some of those increases, as reported in the media, are dramatic. They certainly are at Chelsea Gardens.

These companies are also reducing how much risk they are willing to take on. No single company takes on the total risk and, in last year's policy, we had six subscribing insurance companies assuming anywhere from 60% to as little as 4% of the insurable risk of \$133,000.00. With this year's renewal, those subscribing insurance companies dramatically slashed their percentages. This required our insurance broker to increase the number of subscribers to 21 at a time when there are fewer of them participating in the market. That diminished supply of insurers and re-insurers had led to less competition and the frequency of losses has led to rate and deductible increases. Part of the reason for that is because our insurance brokers are forced to seek coverage from non-traditional strata markets to pick up the shortfall and those insurers are demanding higher rates and deductibles.

Because subscribers have left the market and those that remain have reduced the percentage of risk that they are willing to take on, the insurance brokers are now faced with the challenge of obtaining full, 100% coverage (referred to a full capacity) and this has led to significant delays in obtaining pricing and terms.

Where we used to obtain quotes 30 to 60 days prior to renewal, due to the pressures on all underwriters we are now receiving them as late as the last day prior to expiry as we did at Chelsea Gardens. This, along with the reduction of capacity limits or eliminates our ability to obtain competitive quotations as we once did.

THE STRATA INSURANCE STRUCTURE IN BC

In B.C., there are three major insurance brokers who specialize in writing strata policies. They are Hub-Coastal, BFL and CapriCMW (our current broker). There are other insurance companies who also write a commercial policy that compares to a strata policy, but they are generally unable to take on properties with values in excess of \$20,000,000.00. Those commercial policies do not afford the same coverages as offered by the three main strata brokers.

The broker is not our actual insurer. Their role is to assemble (from a pool of approximately 300 insurance companies who are based in Canada and around the world) who will accept a portion of the insurable risk and quote the broker a rate per \$1000.00 of coverage and the deductibles that they need. Deductibles are highly dependent on the age of the building, building type, the location in risk zones, the maintenance of the building and the previous claims history. The number of insurance companies has been shrinking due to the lack of profitability.

Finally, there are the re-insurers. These companies allow the insurance companies to transfer the regulatory need for reserves to cover catastrophic losses to them for a price. Given that these re-insurers are mostly global, they are heavily impacted by worldwide weather related losses. They too, are leaving the market.

When an insurance broker goes to the market to seek subscribers, several things come into play. With the exception of a few insurers who may be exclusive to one of the above brokers, most are available to all three of them. They will not, however, quote against themselves so, once an insurance company has quoted one of the brokers, they are closed off to the other two brokers. When there was an abundance of insurance companies available, this was not a major problem as a broker could fill capacity even when blocked out by a few insurers. This is no longer the case and it has hampered our ability to seek competitive quotes. Were we to go to the other brokers prior to CapriCMW obtaining terms from our regular subscribing insurers, CapriCMW would be blocked out and this could eliminate their ability to even provide a quote.

The other aspect of the insurance placement system is called "best terms". It means that any one of the subscribers can dictate the terms that they desire and the other subscribers receive the same terms. So, if a subscriber wishes a higher rate per \$1000.00 and/or higher deductibles, all subscribers receive the same terms. When we had a larger pool of potential subscribers, our brokers would reject the ones who had excessive terms. Now, with a shortage of subscribers, we do not have that luxury. This does account for many of the large increases in premiums and deductibles we are seeing in the news.

THE ROLE OF GOVERNMENT

The BC Government is more than aware of the challenges faced by the more than 31,000 strata corporations in the province. They have committed to investigate but the wheels of government often turn slowly. There are things that they can do in amending the Strata Property Act to more clearly define a strata lot but in doing so; they will probably off-load more responsibility to individual owners and their content policies. They could put a cap on the deductible that would be charged to an owner but this would potentially add to the burden of the strata corporation in a large claim. One suggestion is for the Provincial Government to make it compulsory for strata owners to have homeowner insurance and many strata managers do agree with this. Finally, they could enter the strata insurance business but that is unlikely.

What they cannot do is force private insurance companies to do business in the province nor impose any restrictions on pricing and terms. Were they to attempt to do so then even more companies would leave the strata insurance sector.

THE STATUS OF THE CHELSEA GARDENS INSURANCE POLICY

Our policy has now been renewed.

The Strata Council and Strata Management are working on the budget and it will obviously impact strata fees. More on this in the New Business portion of these minutes.

In addition to the large increase in premium, the deductible amounts for all categories have dramatically increased. Insurance companies are attempting to reduce their risk exposure by increasing the deductibles that can be charged back to owners. Our new deductibles are \$250,000.00 for all-risks (such as fire), \$250,000.00 for water and sewer damages, \$250,000.00 for flood and 15% for earthquake. The CrossRoads Strata Managers will gladly review your insurance policy to make sure that you have sufficient protection after we receive the new policy. Many owners have already have us done this.

We wish that we could provide more certainty as to what to expect in the future, but the nature of this current “hard” market prevents us from making any kind of predictions. We are hoping that, as the industry returns to profitability, future increases may not be as large.

- j. **Repainting Parking Stall Lines** – The Strata Manager discussed a request from an owner to repaint the parking lines of their stall given that the previous painting has created some confusion. The painting contractor has agreed to do this at no charge.
- k. **Landscaping Guidelines** – The Strata Council discussed landscaping guidelines that had been developed by Ashley, Bill, Barb Gregg and Edie Abram in consultation with our landscaper. After a minor modification, these guidelines would read as follows:

LANDSCAPING ALTERATIONS GUIDELINE FOR OWNERS

Owners wishing to make permanent alterations to the landscaping on common areas around their unit are required to follow the steps and guidelines below:

Any request must be submitted in writing to Council. The request needs to contain details of the changes, which will need Council approval (after consultation with the landscaper):

1. The area being affected and its dimensions
2. What actual plants they intend to use, a plan of how they intend to lay it out – diagrams would be helpful. The plants should not be invasive and should be appropriate for the location where they will be planted.
3. The area affected must have a soil base. For example, mulch, garden soil - no form of rock cover
4. Provide a reasonable timeframe for when the change will be implemented.
5. Any approved changes are subject to inspection by council upon completion
6. Any approved changes are now the responsibility of the owner (and subsequent owners) to maintain.

It was **MOVED** and **SECONDED** to approve these guidelines as a new rule.

CARRIED

(6) CORRESPONDENCE

- Correspondence about parking in the RV lot was discussed. The recently passed rule does address some of these concerns.
- An owner had submitted some additional suggestions for consideration by the Resolution Committee. These items involve small expenditures that do not require a spending resolution and, instead, can be done out of operating after Council discussion.
- A request to distribute flyers regarding the (postponed) Spring Singpiration in the apartments was discussed. It was **MOVED** and **SECONDED** to deny this request. **CARRIED**
- A request for temporary parking in the RV lot had previously been approved by the passing of a new rule to accommodate such parking for a fee.
- An owner responded to a bylaw violation penalty indicating that would accept the Council's decision. They did express dissatisfaction with the process and outcome.
- An owner asked to have Trash and Treasure day moved as a considerable number of Chelsea residents are at an event in Penticton on the scheduled date. Council will move the event to June 26th and 27th.
- The Strata Manager was contacted by an owner regarding the likely large increase in Strata Fees and the burden of having the catch-up portion (of the months of March and April) being added to the May 1st withdrawal. After consulting with the CrossRoads accounting department, it was determined that the catch-up can be spread over the months of May and June. Council supports this.
- Telus responded to the Council's rejection of a marketing event, noting that, for the discounts to continue, the contract calls for 2 to 3 events per year. Council will agree to 2 events after this Covid-19 is over. The events will be low-key and more fun oriented.

(7) COMMITTEE REPORTS

- **TOWNHOUSES** – Jeff is back and working on a variety of jobs including woodpeckers, assessing townhouse envelopes and building spindle assemblies. The garage door weather-stripping installation (doors from the previous vendor did not have this) is completed.
- **APARTMENTS** – Holes, cut into drywall to facilitate new wiring to the roof top make-up air units, are being filled. Norm noted that some of our contractors who access the roof, are tracking in dirt and grime onto the carpets. The Strata Manager will reach out to those contractors to insist that their workers wear booties to protect against this.
- **Parking stall in Kensington** – There is a resident, in the Kensington, who has mobility issues and finds the distance from their parking stall to the elevator to be too far. Council is requesting that any owner with a parking stall closer to the elevator and who would be willing to swap parking stalls, please contact the Strata Managers.

- **CLUBHOUSE** – The staff has been made aware of recent guest suite rule changes. As noted in John’s report, we have a new clubhouse cleaner. Also, as noted above, the clubhouse has been closed for an indefinite period of time. The cleaner will, during this closure, do deep cleaning and extra sanitizing. Should the cleaner have spare time after clubhouse cleaning, she can be deployed to the apartments to assist Ionica.

- **SAFETY AND SECURITY** – So far, a total of nine new high resolution cameras have been installed, 8 at the Clubhouse (4 new external entrance ones, 4 replacing existing ones) and a new one at the East Gate. Two are yet to be installed at the Front gate to replace the old ones. Ashley, while cleaning up FOB wiring at the East Gate, found a Telus Modem that is no longer required. He suggested that the phone number and associated charges be discontinued. However, this same number is also the main number for Chelsea Gardens so it cannot be disconnected. It was then suggested that the DSL (Internet) component be de-activated to save money. Ashley will also proceed with similar, ongoing modifications to improve efficiency and connectivity at the apartments, possibly saving their DSL charges at a later date. To this end, he requested the purchase of three new Ethernet extenders at a total cost of \$1120.00 and it was **MOVED** and **SECONDED** to approve this purchase. **CARRIED**

- **LANDSCAPING** – John Unger had suggested having small palm trees in the planters around the pool as they will not shed leaves into the water. This will be costed out. Council did review a list of proposed landscaping extras and Ashley was informed to proceed within the amount in the budget. Allen Brothers will also be tasked to address the Chafer Beetle problem.

- **BY-LAWS/RULES** – See below as to the status of the AGM.

- **RV-LOT** – No report.

- **ADMINISTRATION** – The Strata Manager noted that our apartment cleaner will be on holidays from June 15 – 29, 2020. The Strata Managers will obtain relief coverage from Clean-Tech.

- **EMERGENCY PREPAREDNESS COMMITTEE** - The February report is attached to these minutes. The Committee has placed poster dealing with Covid-19 information throughout the complex. The Emergency Preparedness Committee is also now organizing some volunteers who will be willing to assist Chelsea Gardens Residents during this Covid-19 Pandemic.

The Chelsea Gardens Emergency Preparedness Program, through our Care and Shelter Team, will organize a volunteer assistance service to compliment the notice of encouragement. As not all residents have neighbours who they are well enough acquainted with to be comfortable asking for assistance, we are offering this service to ensure all residents have access to needed essential services. This volunteer service will assist residents with limited grocery shopping, errands, appointment transportation, etc. Volunteers to support this service will be solicited from among Chelsea residents. Posters advising of this service will be placed in mail box areas and a notice placed on the Chelsea Today Blog.

The Strata Council did table a submission for the Emergency Planning Committee regarding inspection notices that could be used after a major disaster. The Committee is still investigating the liability implications.

- **SOCIAL COMMITTEE** – The March Social Calendar is attached and the Executive Summary of their most recent meeting is below:

Chelsea Gardens' Social Committee Meeting February 2020

We reviewed the events held in February, and decided they were both well received. We discussed how many people we need to have attended an event, in order for it to be worth the time and effort involved. Generally as long as we don't lose money, we are ok with it, but some events should be held less often, so they don't lose their novelty.

We discussed the possibility of future events being postponed because of the coronavirus, but decided that any decisions would be made based on the situation. We will monitor what's happening and take action, if and when needed. The safety of our fellow residents will always take precedence.

We have a cash bar and appie night scheduled for March 14. Plans for the Spring Dinner are well underway, and tickets will go on sale starting March 11th, but we are delaying any major cash outlay, until we are reasonably sure we won't have to postpone this event.

The Spring Dinner is postponed because of safety concerns.

The Social Committee did submit their list of proposed events for Council approval as required by the bylaws. It was **MOVED** and **SECONDED** to approve this list of events. **CARRIED**

The Strata Manager noted to Council that the annual insurance for social Committee events would be \$675.00 and it was **MOVED** and **SECONDED** to approve this. **CARRIED**

(8) NEW BUSINESS

- a. **COVID-19 and Next Steps** – In order to protect owners and the caretakers, the Strata Council has determined to close down the clubhouse to owners effective immediately until such time that the COVID-19 situation changes. The Strata Council believes that it is critically important for returnees to Canada from the U.S. and abroad to completely self-isolate for a period of 14 days. This means remaining in your unit or, if outside walking, avoiding contact with other residents, staff or contractors. It also means that you should not be collecting mail in the clubhouse as others are likely to be present at the same time. An information sheet is attached to these minutes.
- b. **Windsor Roof** – A small issue has been repaired.
- c. **Boiler and Fireplace Servicing** – There were a number of quotations for Council to review but these were tabled until the next meeting.

- d. **Parking Violation Enforcement** – The Council did look at a proposal from one company to police the visitor parking areas at Chelsea Gardens for a monthly fee. This was not of interest to the Council. The Council does want the Strata Managers to investigate the purchase of a “boot” locking mechanism so that we can do the enforcement in-house.
- e. **Odor in Men’s change room** – Westech Plumbing is scheduled to investigate this.
- f. **Sliding Front Gate** – After a recent scheduled service and inspection, Precision Door and Gate has recommended that both the sliding gates and sliding tracks at the front entry should be replaced. They do not do this service and the Strata Managers will seek quotations.
- g. **Carwash Nozzle** – Owners must bring their own nozzle to attach to the hose at the carwash station in the underground parkade as too many nozzles have disappeared.
- h. **Parking Passes for Guest Suites** – CrossRoads will print and laminate guest suite parking passes that will come with the suite rental.
- i. **Minutes** – The Council asked that CrossRoads reduce the printed supply of the minutes by 10%. Owners are urged to use the Chelsea Today website as it contains considerable information and usually has the important documents first.
- j. **Owner’s Manual Update** – This manual will require updating but it will be done after the AGM and SGM.
- k. **Bus to AGM** – The Strata Manager noted that, the last time this was investigated, it was far too expensive.
- l. **CrossRoads Communication Protocol** – The Senior Strata Manager discussed with Council a number of issues that had been raised in January. These have been addressed by the Council President and the Strata Managers. It was agreed that, in addition to the Council President vetting the minutes, all members of Council will be given a one day window to also do so prior to printing and electronic distribution. Meeting notes taken by Crossroads will also be made available to all members at the same time.
- m. **MLA** – A suggestion to invite our MLA to a general meeting was briefly discussed with no action as yet. Ross Ruddick is to reach out to the Premier regarding concerns about the strata insurance situation in BC.
- n. **Thermostats for Clubhouse** – It was confirmed that Council had previously approved the purchase and installation of three new electronic, programmable thermostats for the clubhouse.
- o. **Water Detection Auto Shut Off System** – The Strata Managers presented the Council with information obtained from an exhibitor at a recent industry trade show. This is an automatic water detection system that would immediately shut off the water supply to a unit when it detected any water leak onto floors. This particular product is quite extensive in its features and includes various security options that may also be currently addressed by home security systems and monitoring. It does, however, offer numerous attractive features that would, in addition to

automatic shutdown of the water supply upon detecting a leak, allows for electronically shutting off the unit's water supply when exiting the suite. The Strata Managers suggested that, while a viable option to reduce water damage insurance claims, other products and suppliers should be investigated prior to taking any action.

p. Annual General Meeting – Important Announcement for all Owners

The Strata Managers advised the Council that, earlier this morning, the Newton Fellowship Church cancelled our reservation for the Annual General Meeting due to the Covid-19 pandemic. They have cancelled bookings for all outside groups as they do not wish to put the children in their daycare at risk.

Hearing that news, the Strata Managers reached out to Eaglequest Golf Course, and they are not accepting bookings either.

This led to a full discussion about the Annual General Meeting and the timing of such. The Strata Property Act requires that an AGM be held within 60 days of the conclusion of the last fiscal year. Our fiscal year ended on February 29, 2020 so we have the legal requirement to hold it no later than the end of April. As of this writing, the Provincial Government has not taken any action to relax that requirement.

After considerable discussion about various possible scenarios, the Strata Council made the following decisions:

1. The Annual General Meeting, with an abbreviated agenda of only the essential basics would remain scheduled for Monday, April 20, 2020.
2. The Annual General Meeting will be held at the office of CrossRoads Management and it will be held by proxy only due to the Covid-19 Pandemic. We do not want owner attendance at this meeting.
3. The Proxies will be what is called a "directed proxy" and it will give you the opportunity to tell the proxy holder how to vote on each item on the agenda.
4. The Proxy form will have the names of the current Strata Council members who will vote on your behalf and who have committed to vote as per your instructions.
5. The items on the agenda of this AGM will only include the following items:
 - i. Call the meeting to order, proof of notice, quorum requirements, approve the agenda, and report on insurance.....all just routine items.
 - ii. One Special Resolution seeking authority to spend up to \$80,000.00 from the Contingency Reserve Fund to proceed with Townhouse Envelope Repairs. There are several other spending resolutions that are not as time critical as Townhouse Repairs, and they will be deferred to a Special General Meeting. (More on this later)

- iii. One Special Resolution to have a Special Levy in the amount of \$250,000.00 to assist in the payment (and reduce the impact on strata fees) of the large increase in strata insurance. Although payable upon passage (or the sale of the unit) this levy, for the convenience of the owners, can be paid in two installments....on July 1 and on October 1. In the Kensington, this assessment would range from \$325.53 for the smallest unit to \$685.11 for the largest unit. In the Windsor it will range from \$328.80 to \$641.27 and in the Mayfair the range is \$325.07 to \$527.94. All of these values divided into two payments. The range in the townhouse will be from \$664.24 to 822.83 depending on unit size...and again, split into two installments. The Strata Council believes this to be a better option than, all of sudden, incorporating the entire insurance increase into strata fees. While not likely, it is perhaps possible that insurance premium rates may be more competitive in 2021.
 - iv. The next agenda item will depend on the passage or failure of the Special Resolution (as noted above) that seeks approval of the Special Assessment. That Special Resolution requires a $\frac{3}{4}$ vote approval. If it is approved, then the first of two proposed budgets that will be included in the AGM package. The first budget will show an insurance expense line of \$609,453.00 as this is the net amount after the reduction of \$250,000.00 from the Special Assessment. This will see apartment strata fees increase by approximately 22 to 23 % while townhouses will increase by 25 %. Were the Special Assessment Resolution to fail by not achieving a $\frac{3}{4}$ vote, then Council will deal with the second attached budget. That budget will show the insurance premium as the full \$859,453.00 and, accordingly, the apartment strata fees will increase by 32 to 35 % while the townhouses will increase by 41 to 42 %. This is why Council seeks a Special Levy.
 - v. That will conclude the AGM.
- 6. The Council will then convene a Special General Meeting either in June or July, depending on the Covid-19 situation. This will be a meeting to complete all the business that would usually be addressed at the AGM under normal circumstances. These business items will include:
 - i. The election of a new Strata Council (four positions up for election). The Strata Council did not believe it to be fair to conduct council elections at the AGM via proxy. That would eliminate the possibility of someone being nominated from the floor as well as denying each candidate the opportunity to address the owners to explain his or her reasons for running and seeking your support. Until this SGM is held, the existing Council will remain in office with the same executive positions.
 - ii. The ratification of rules passed during the last term of office.
 - iii. Any proposed bylaw changes.

- iv. Two Special Resolutions for funding from the CRF to complete the Kensington upgrade. One to replace the carpeting in the amount of \$99,500.00 and one for interior painting in the amount of \$70,000.00.
- v. One Special Resolution for funding from the CRF in the amount of \$30,000.00 for garage door replacement.
- vi. Approval of minutes.
- vii. President's report.
- viii. Election of investment committee.
- ix. A full review of the insurance situation.
- x. Approval of the 2019 – 2020 operating results.
- xi. New Business – comments, questions from the floor.

Obviously this is not an ideal situation but, with the seriousness of the Covid-19 Pandemic and a Government order against gatherings of more than 50 people, it is the best compromise that we can do. It keeps us within the legal requirements of the Strata Property Act, and, more importantly, will eventually allow for complete owner participation on key items such as the selection of the Strata Council members to represent you.

As was done in 2019, the Annual General Meeting package will be distributed by volunteers (and yes we welcome assistance unless you are in self-isolation). We plan on distribution around the middle of next week with any undelivered packages to come back to CrossRoads for mailing. **If you can volunteer to assist in the distribution of the AGM package please call Anita Thompson at: 604-614-3817.**

What can you do with your directed proxy once you sign and complete it?

- ✚ It can be left in the Strata Manager's mailboxes in the apartments or the clubhouse mailroom up until Monday, April 20th until noon only.
- ✚ It can be scanned and emailed to either ross@crpm.ca or jesse@crpm.ca no later than 3:00 PM on Monday, April 20th.
- ✚ It can be faxed to CrossRoads at: 778-578-4447 no later than 3:00 PM on Monday, April 20th.
- ✚ It can be hand delivered to any member of Council up until Friday, April 17th.

If you have questions, you certainly can call Ross Ruddick at the CrossRoads office at: 778-578-4445.

(9) ADJOURNMENT

- The meeting was adjourned at 4:25 PM.
- The next council meeting is Tuesday, April 21, 2020 – 1:00 PM - Clubhouse library

Ross Ruddick, Jesse Train, Strata Managers – CrossRoads Management

Owners are advised that they should retain their electronic or printed copies of the minutes for future use. Should an owner decide to sell, most prospective buyers will usually request two years worth of minutes and, if you do not have them, there is a charge of .25 per page from CrossRoads for this service. Retaining the minutes will help you and/or the buyer avoid this charge. PDF copies can also be obtained from the website.

CrossRoads Management - EMERGENCY CONTACT- 24 HOUR SERVICE - (778) 578-4445

Calling afterhours for an emergency you will be asked to press “1”. This takes you to our afterhours 24/7 Call centre who will then contact the Strata Managers (or their back-up) at home or cell phone.

Spring and summer is on its way. Our roads are also our sidewalks....please watch your speed.



Chelsea Gardens residents who have returned from the U.S. or elsewhere in the world are, as part of the Government’s requirement to self-isolate for 14 days, excluded for access to the clubhouse mailroom. Please make arrangements for someone else to collect your mail.

Balance Sheet (Accrual)
CHELSEA - Contingency - 02 - (lms1416c)
February 2020
AS OF THE 12TH MONTH ENDING FEBRUARY 29, 2020

Page 1
03/13/2020
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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 | 2,036,716.88 |
| 1038-1238 WSCU GIC - 2.5% - Apr.26/20 | 300,000.00 |
| 1038-1242 WSCU GIC - 2.4040% - Jun.01/20 | 300,000.00 |

TOTAL ASSETS 2,636,716.88

LIABILITIES

| | |
|----------------------------|-------------------|
| 2012-2500 Accrued Expenses | <u>186,531.36</u> |
|----------------------------|-------------------|

TOTAL LIABILITIES 186,531.36

OWNERS' EQUITY

| | |
|-------------------------------------|--------------|
| 3500-0000 Net Income - Prior Years | 2,276,165.64 |
| 3510-0000 Net Income - Current Year | 174,019.88 |

TOTAL OWNERS' EQUITY 2,450,185.52

TOTAL LIABILITIES AND EQUITY 2,636,716.88

Date: MAR. 13/2020
Accountant: [Signature]
Property Manager: [Signature]

Budget Comparison (Accrual)
CHELSEA - Contingency - 02 - (lms1416c)
February 2020
AS OF THE 12TH MONTH ENDING FEBRUARY 29, 2020

Prepared For:
Strata Plan LMS 1416 - CRF

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

| | <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> |
|--|--------------------|-------------------|--------------------|---------------|-------------------|-------------------|-------------------|---------------|-------------------|
| INCOME | | | | | | | | | |
| 4010-5000 Strata Fees - Apartment | 12,027.83 | 12,027.87 | -0.04 | 0.00 | 144,333.96 | 144,334.00 | -0.04 | 0.00 | 144,334.00 |
| 4010-6000 Strata Fees - Townhome | 26,168.00 | 26,168.00 | 0.00 | 0.00 | 314,016.00 | 314,016.00 | 0.00 | 0.00 | 314,016.00 |
| TOTAL | 38,195.83 | 38,195.87 | -0.04 | 0.00 | 458,349.96 | 458,350.00 | -0.04 | 0.00 | 458,350.00 |
| 4031-0000 Interest Income | 8,652.67 | 0.00 | 8,652.67 | 0 | 60,895.77 | 0.00 | 60,895.77 | 0 | 0.00 |
| 4031-6000 Interest Income- Insur. L | 599.20 | 0.00 | 599.20 | 0 | 7,190.07 | 0.00 | 7,190.07 | 0 | 0.00 |
| TOTAL | 9,251.87 | 0.00 | 9,251.87 | 0 | 68,085.84 | 0.00 | 68,085.84 | 0 | 0.00 |
| TOTAL INCOME | 47,447.70 | 38,195.87 | 9,251.83 | 24.22 | 526,435.80 | 458,350.00 | 68,085.80 | 14.85 | 458,350.00 |
| 6276-2019 Windsor Lobby/Parkade | 1,678.84 | 2,916.63 | 1,237.79 | 42.44 | 32,949.24 | 35,000.00 | 2,050.76 | 5.86 | 35,000.00 |
| 6278-2019 Apt MUA Replacement | 164,866.96 | 15,000.00 | -149,866.96 | -999.1 | 180,000.00 | 180,000.00 | 0.00 | 0.00 | 180,000.00 |
| 6280-2019 Apartment Heating Syste | 0.00 | 0.00 | 0.00 | 0 | 14,302.05 | 0.00 | -14,302.05 | 0 | 0.00 |
| TOTAL EXPS. BEFORE UTILITIES | 166,545.80 | 17,916.63 | -148,629.17 | -829.5 | 227,251.29 | 215,000.00 | -12,251.29 | -5.70 | 215,000.00 |
| TOWNHOUSE EXPENSES | | | | | | | | | |
| 6342-2019 2019 Townhouse Envelo | 2,654.66 | 7,500.00 | 4,845.34 | 64.60 | 49,745.63 | 90,000.00 | 40,254.37 | 44.73 | 90,000.00 |
| 6344-2019 Garage Doors | 9,303.00 | 2,083.37 | -7,219.63 | -346.5 | 21,924.00 | 25,000.00 | 3,076.00 | 12.30 | 25,000.00 |
| TOTAL OPERATING EXPS. - T.H. | 11,957.66 | 9,583.37 | -2,374.29 | -24.78 | 71,669.63 | 115,000.00 | 43,330.37 | 37.68 | 115,000.00 |
| COMMON EXPENSES | | | | | | | | | |
| REPAIR & MAINTENANCE- GENER | | | | | | | | | |
| 6511-2019 Landscaping Remediatio | 7,486.50 | 2,916.63 | -4,569.87 | -156.6 | 33,495.00 | 35,000.00 | 1,505.00 | 4.30 | 35,000.00 |
| 6512-2019 Accessibility Improveme | 20,000.00 | 1,666.63 | -18,333.37 | -1,100 | 20,000.00 | 20,000.00 | 0.00 | 0.00 | 20,000.00 |
| TOTAL REPAIR & MAINT. | 27,486.50 | 4,583.26 | -22,903.24 | -499.7 | 53,495.00 | 55,000.00 | 1,505.00 | 2.74 | 55,000.00 |
| TOTAL COMMON EXPENSES | 27,486.50 | 4,583.26 | -22,903.24 | -499.7 | 53,495.00 | 55,000.00 | 1,505.00 | 2.74 | 55,000.00 |
| TOTAL EXPENSES | 205,989.96 | 32,083.26 | -173,906.70 | -542.0 | 352,415.92 | 385,000.00 | 32,584.08 | 8.46 | 385,000.00 |
| NET INCOME (LOSS) | -158,542.26 | 6,112.61 | -164,654.87 | -2,693 | 174,019.88 | 73,350.00 | 100,669.88 | 137.2 | 73,350.00 |
| REVENUE UTILITIES | | | | | | | | | |
| UTILITY EXPENSES | | | | | | | | | |

Balance Sheet (Accrual)
CHELSEA - Operations - 02 - (lms1416)
February 2020
AS OF THE 12TH MONTH ENDING FEBRUARY 29, 2020

Page 1
03/16/2020
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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 | 60,813.56 |
| 1027-0000 Bank - Water Surcharge | 64,639.93 |
| 1028-1300 Bank - Golf Tournament Funds | 3,062.53 |
| 1029-0000 Bank - Apt Utilities | 8,306.33 |
| 1030-0000 Bank - Exercise Room | 1,196.54 |
| 1040-0000 Bank - Social Committee | 5,516.17 |
| 1205-0000 Prepaid Expenses | 3,604.77 |
| 1220-0000 Caretaker Suite | 74,305.56 |
| 1300-0000 Accounts Receivable | 1,245.02 |

TOTAL ASSETS

222,907.76

LIABILITIES

| | |
|---------------------------------|-----------|
| 2010-0000 Accounts Payable | 68,901.66 |
| 2017-0000 Social Committee Fund | 5,516.17 |
| 2018-0000 Exercise Room | 1,196.54 |
| 2019-0000 Golf Tournament Fund | 3,062.53 |
| 2035-0000 Security Deposits | 300.00 |
| 2170-0000 Vacation Payable | 2,510.57 |
| 2250-0000 Pre-Paid Fees | 477.60 |

TOTAL LIABILITIES

81,965.07

OWNERS' EQUITY

| | |
|--|-----------|
| 3499-0000 Owners' Equity/Caretaker Suite | 74,305.56 |
| 3500-0000 Net Income - Prior Years | 10,375.42 |
| 3510-0000 Net Income - Current Year | 42,268.68 |
| 3510-2000 Net Income - Utilities | -2,087.78 |
| 3510-3000 Net Income - Water & Sewer | 16,080.81 |

TOTAL OWNERS' EQUITY

140,942.69

TOTAL LIABILITIES AND EQUITY

222,907.76

Date: MAR. 16, 2020 (e)
Accountant: [Signature]
Property Manager: [Signature]

Budget Comparison (Accrual)
CHELSEA - Operations - 02 - (lms1416)
February 2020

Page 1
03/16/2020
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AS OF THE 12TH MONTH ENDING FEBRUARY 29, 2020

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 |
|--|------------------|------------------|-----------------|--------------|---------------------|---------------------|------------------|--------------|---------------------|
| INCOME | | | | | | | | | |
| 4010-0000 Strata Fees | 44,943.96 | 44,943.87 | 0.09 | 0.00 | 539,327.52 | 539,326.00 | 1.52 | 0.00 | 539,326.00 |
| 4012-0000 CRF Strata Fees - Apart | -12,027.83 | -12,027.87 | 0.04 | 0.00 | -144,333.96 | -144,334.00 | 0.04 | 0.00 | -144,334.00 |
| 4015-0000 Parking & Scooter Parki | 506.00 | 208.37 | 297.63 | 142.8 | 5,847.00 | 2,500.00 | 3,347.00 | 133.8 | 2,500.00 |
| 4022-0000 Move in/out | 0.00 | 66.63 | -66.63 | -100.0 | 1,000.00 | 800.00 | 200.00 | 25.00 | 800.00 |
| 4025-0000 Prior Year Surplus (Defic | 2,534.88 | 2,534.88 | 0.00 | 0.00 | 30,419.00 | 30,419.00 | 0.00 | 0.00 | 30,419.00 |
| TOTAL | 35,957.01 | 35,725.88 | 231.13 | 0.65 | 432,259.56 | 428,711.00 | 3,548.56 | 0.83 | 428,711.00 |
| | | | | | | | | | |
| 4030-0000 Strata Fees | 80,877.17 | 80,877.13 | 0.04 | 0.00 | 970,526.04 | 970,526.00 | 0.04 | 0.00 | 970,526.00 |
| 4032-0000 CRF Strata Fees - Town | -26,168.00 | -26,168.00 | 0.00 | 0.00 | -314,016.00 | -314,016.00 | 0.00 | 0.00 | -314,016.00 |
| 4037-0000 Prior Year Surplus | 2,974.38 | 2,974.38 | 0.00 | 0.00 | 35,693.00 | 35,693.00 | 0.00 | 0.00 | 35,693.00 |
| TOTAL | 57,683.55 | 57,683.51 | 0.04 | 0.00 | 692,203.04 | 692,203.00 | 0.04 | 0.00 | 692,203.00 |
| | | | | | | | | | |
| OTHER | | | | | | | | | |
| 4040-0000 Rental - Fireside Lounge | 100.00 | 83.37 | 16.63 | 19.95 | 1,280.00 | 1,000.00 | 280.00 | 28.00 | 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 | 945.00 | 733.37 | 211.63 | 28.86 | 8,935.00 | 8,800.00 | 135.00 | 1.53 | 8,800.00 |
| 4055-0000 R.V. Parking | 760.00 | 650.00 | 110.00 | 16.92 | 9,865.00 | 7,800.00 | 2,065.00 | 26.47 | 7,800.00 |
| 4061-0000 Bylaw Fines | 0.00 | 0.00 | 0.00 | 0 | 300.00 | 0.00 | 300.00 | 0 | 0.00 |
| 4062-0000 Dish and Cutlery Rental | 0.00 | 0.00 | 0.00 | 0 | 50.00 | 0.00 | 50.00 | 0 | 0.00 |
| 4065-0000 Interest Income | 156.81 | 100.00 | 56.81 | 56.81 | 2,243.46 | 1,200.00 | 1,043.46 | 86.96 | 1,200.00 |
| 4066-0000 Remote Control Sale | 120.00 | 125.00 | -5.00 | -4.00 | 2,475.00 | 1,500.00 | 975.00 | 65.00 | 1,500.00 |
| 4084-0000 Keys | 20.00 | 0.00 | 20.00 | 0 | 50.00 | 0.00 | 50.00 | 0 | 0.00 |
| TOTAL OTHER | 2,701.81 | 2,291.74 | 410.07 | 17.89 | 32,398.46 | 27,500.00 | 4,898.46 | 17.81 | 27,500.00 |
| TOTAL INCOME | 96,342.37 | 95,701.13 | 641.24 | 0.67 | 1,156,861.06 | 1,148,414.00 | 8,447.06 | 0.74 | 1,148,414.00 |
| | | | | | | | | | |
| 6030-0000 Apt Janitor/Contract Ser | 1,450.00 | 1,500.00 | 50.00 | 3.33 | 16,927.50 | 18,000.00 | 1,072.50 | 5.96 | 18,000.00 |
| 6208-0000 Building Maint. - Apartm | 25.00 | 4,102.00 | 4,077.00 | 99.39 | 51,554.23 | 49,224.00 | -2,330.23 | -4.73 | 49,224.00 |
| 6215-0000 Equipment Maint.-Apartm | 6,474.62 | 4,080.13 | -2,394.49 | -58.69 | 53,327.78 | 48,962.00 | -4,365.78 | -8.92 | 48,962.00 |
| 6268-0050 Elevator Maint. - Apartm | 1,324.44 | 1,291.63 | -32.81 | -2.54 | 17,872.13 | 15,500.00 | -2,372.13 | -15.30 | 15,500.00 |
| 6275-0000 Gate & Door Maint. - Ap | 0.00 | 583.37 | 583.37 | 100.0 | 2,955.73 | 7,000.00 | 4,044.27 | 57.78 | 7,000.00 |
| 6279-0000 Garbage Pick-up - Apts. | 1,828.70 | 1,878.62 | 49.92 | 2.66 | 21,655.14 | 22,543.00 | 887.86 | 3.94 | 22,543.00 |
| TOTAL EXPS. BEFORE UTILITIES | 11,102.76 | 13,435.75 | 2,332.99 | 17.36 | 164,292.51 | 161,229.00 | -3,063.51 | -1.90 | 161,229.00 |
| | | | | | | | | | |
| TOWNHOUSE EXPENSES | | | | | | | | | |
| 6315-0000 Building Maint. - Townho | 64.88 | 4,605.38 | 4,540.50 | 98.59 | 54,299.54 | 55,265.00 | 965.46 | 1.75 | 55,265.00 |
| 6320-0000 Garbage Pick-up - Town | 4,437.83 | 4,583.37 | 145.54 | 3.18 | 54,582.06 | 55,000.00 | 417.94 | 0.76 | 55,000.00 |
| TOTAL OPERATING EXPS. - T.H. | 4,502.71 | 9,188.75 | 4,686.04 | 51.00 | 108,881.60 | 110,265.00 | 1,383.40 | 1.25 | 110,265.00 |
| | | | | | | | | | |
| COMMON EXPENSES | | | | | | | | | |
| LANDSCAPING & GROUNDS | | | | | | | | | |
| 6415-0000 Landscape Contract | 11,550.00 | 11,550.00 | 0.00 | 0.00 | 138,946.50 | 138,600.00 | -346.50 | -0.25 | 138,600.00 |
| 6425-0000 Drainage Repair & Maint | 175.00 | 416.63 | 241.63 | 58.00 | 1,197.36 | 5,000.00 | 3,802.64 | 76.05 | 5,000.00 |
| 6435-0000 Plant Replacement & Im | 0.00 | 1,416.63 | 1,416.63 | 100.0 | 16,867.62 | 17,000.00 | 132.38 | 0.78 | 17,000.00 |
| 6440-0000 Irrigation System | 26.13 | 333.37 | 307.24 | 92.16 | 2,080.29 | 4,000.00 | 1,919.71 | 47.99 | 4,000.00 |
| 6455-0000 Snow Removal | 1,410.00 | 833.37 | -576.63 | -69.19 | 12,284.87 | 10,000.00 | -2,284.87 | -22.85 | 10,000.00 |
| TOTAL LANDS. & GROUNDS | 13,161.13 | 14,550.00 | 1,388.87 | 9.55 | 171,376.64 | 174,600.00 | 3,223.36 | 1.85 | 174,600.00 |
| | | | | | | | | | |
| REPAIR & MAINTENANCE- GENER | | | | | | | | | |
| 6510-0000 Repair & Maintenance | 763.65 | 2,000.00 | 1,236.35 | 61.82 | 14,398.29 | 24,000.00 | 9,601.71 | 40.01 | 24,000.00 |
| 6515-0000 Equipment Rep. & Maint | 68.09 | 1,583.37 | 1,515.28 | 95.70 | 5,325.71 | 19,000.00 | 13,674.29 | 71.97 | 19,000.00 |
| 6520-0000 Supplies Equipment - Co | 50.00 | 666.63 | 616.63 | 92.50 | 5,080.11 | 8,000.00 | 2,919.89 | 36.50 | 8,000.00 |
| 6525-0000 Supplies Maintenance-C | 88.63 | 166.63 | 78.00 | 46.81 | 2,379.11 | 2,000.00 | -379.11 | -18.96 | 2,000.00 |
| 6530-0000 Supplies Cleaning - Com | 0.00 | 41.63 | 41.63 | 100.0 | 89.87 | 500.00 | 410.13 | 82.03 | 500.00 |
| 6535-0000 Enterphone and Security | 119.56 | 291.63 | 172.07 | 59.00 | 4,574.96 | 3,500.00 | -1,074.96 | -30.71 | 3,500.00 |
| 6560-0000 Gate Repair & Maint. - C | 0.00 | 333.37 | 333.37 | 100.0 | 218.69 | 4,000.00 | 3,781.31 | 94.53 | 4,000.00 |
| 6565-0000 Pest Control - Common | 604.19 | 583.37 | -20.82 | -3.57 | 4,914.42 | 7,000.00 | 2,085.58 | 29.79 | 7,000.00 |
| TOTAL REPAIR & MAINT. | 1,694.12 | 5,666.63 | 3,972.51 | 70.10 | 36,981.16 | 68,000.00 | 31,018.84 | 45.62 | 68,000.00 |

Budget Comparison (Accrual)
CHELSEA - Operations - 02 - (lms1416)
February 2020

AS OF THE 12TH MONTH ENDING FEBRUARY 29, 2020

| | MTD Actual | MTD Budget | \$ Var. | % Var. | YTD Actual | YTD Budget | \$ Var. | % Var. | Annual |
|---|------------------|------------------|------------------|---------------|---------------------|---------------------|------------------|--------------|---------------------|
| UTILITIES | | | | | | | | | |
| 6576-0000 Electricity | -121.81 | 250.00 | 371.81 | 148.7 | 2,187.19 | 3,000.00 | 812.81 | 27.09 | 3,000.00 |
| 6577-0000 Electricity Ponds - Com | 983.30 | 416.63 | -566.67 | -136.0 | 5,265.30 | 5,000.00 | -265.30 | -5.31 | 5,000.00 |
| 6580-0000 Electricity Stream - Com | 955.81 | 708.37 | -247.44 | -34.93 | 7,973.81 | 8,500.00 | 526.19 | 6.19 | 8,500.00 |
| 6595-0000 Telephone Caretaker | 207.20 | 75.00 | -132.20 | -176.2 | 1,015.84 | 900.00 | -115.84 | -12.87 | 900.00 |
| TOTAL UTILITIES | 2,024.50 | 1,450.00 | -574.50 | -39.62 | 16,442.14 | 17,400.00 | 957.86 | 5.50 | 17,400.00 |
| RV LOT EXPENSES | | | | | | | | | |
| 6640-0000 Repair & Maintenance - | 125.00 | 125.00 | 0.00 | 0.00 | 1,325.75 | 1,500.00 | 174.25 | 11.62 | 1,500.00 |
| 6690-0000 Electricity - RV Lot | 159.60 | 75.00 | -84.60 | -112.8 | 874.60 | 900.00 | 25.40 | 2.82 | 900.00 |
| TOTAL OPERATING EXPS-RV LOT | 284.60 | 200.00 | -84.60 | -42.30 | 2,200.35 | 2,400.00 | 199.65 | 8.32 | 2,400.00 |
| RECREATION CENTRE - COMMON | | | | | | | | | |
| 6710-0000 Bldg Repair & Maint-Rec | 389.12 | 833.37 | 444.25 | 53.31 | 9,748.50 | 10,000.00 | 251.50 | 2.52 | 10,000.00 |
| 6712-0000 Equip. Rep. & Maint.-Clu | 1,049.32 | 1,250.00 | 200.68 | 16.05 | 23,257.33 | 15,000.00 | -8,257.33 | -55.05 | 15,000.00 |
| 6715-0000 Lock Up Costs - Rec. Ce | 135.00 | 175.00 | 40.00 | 22.86 | 1,702.38 | 2,100.00 | 397.62 | 18.93 | 2,100.00 |
| 6720-0000 Guest Suites Telephone- | 50.67 | 100.00 | 49.33 | 49.33 | 618.25 | 1,200.00 | 581.75 | 48.48 | 1,200.00 |
| 6725-0000 Exercise Equip R & M-R | 470.93 | 250.00 | -220.93 | -88.37 | 1,919.00 | 3,000.00 | 1,081.00 | 36.03 | 3,000.00 |
| 6730-0000 Workshop R & M-Rec. C | 0.00 | 125.00 | 125.00 | 100.0 | 51.49 | 1,500.00 | 1,448.51 | 96.57 | 1,500.00 |
| 6735-0000 Pool Repair & Maint.-Re | 0.00 | 708.37 | 708.37 | 100.0 | 7,529.30 | 8,500.00 | 970.70 | 11.42 | 8,500.00 |
| 6740-0000 Pool Supplies & Chemic | 555.88 | 291.63 | -264.25 | -90.61 | 4,589.10 | 3,500.00 | -1,089.10 | -31.12 | 3,500.00 |
| 6750-0000 Cleaning Supplies-Rec. | 193.24 | 200.00 | 6.76 | 3.38 | 1,710.11 | 2,400.00 | 689.89 | 28.75 | 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 | 1,936.63 | 1,933.37 | -3.26 | -0.17 | 22,530.63 | 23,200.00 | 669.37 | 2.89 | 23,200.00 |
| 6765-0000 Gas - Rec. Centre | 1,509.33 | 1,108.37 | -400.96 | -36.18 | 14,413.94 | 13,300.00 | -1,113.94 | -8.38 | 13,300.00 |
| TOTAL OPER. EXPS-REC. CENTRE | 6,290.12 | 7,058.48 | 768.36 | 10.89 | 88,070.03 | 84,700.00 | -3,370.03 | -3.98 | 84,700.00 |
| SALARIES & BENEFITS | | | | | | | | | |
| 6820-0000 Caretaker Salary and Be | 5,352.63 | 5,250.00 | -102.63 | -1.95 | 61,007.57 | 63,000.00 | 1,992.43 | 3.16 | 63,000.00 |
| 6830-0000 Caretaker Assistant Wag | 1,458.34 | 1,625.00 | 166.66 | 10.26 | 17,028.99 | 19,500.00 | 2,471.01 | 12.67 | 19,500.00 |
| 6865-0000 R. C. Janitor Wages and | 1,821.75 | 1,875.00 | 53.25 | 2.84 | 21,776.89 | 22,500.00 | 723.11 | 3.21 | 22,500.00 |
| 6875-0000 Payroll Costs | 949.29 | 750.00 | -199.29 | -26.57 | 10,202.67 | 9,000.00 | -1,202.67 | -13.36 | 9,000.00 |
| 6890-0000 Workers Compensation | 0.00 | 125.00 | 125.00 | 100.0 | 1,257.85 | 1,500.00 | 242.15 | 16.14 | 1,500.00 |
| TOTAL SALARIES & PAYROLL COS | 9,582.01 | 9,625.00 | 42.99 | 0.45 | 111,273.97 | 115,500.00 | 4,226.03 | 3.66 | 115,500.00 |
| OFFICE EXPENSES | | | | | | | | | |
| 6910-0000 Equipment Rep. & Maint | 0.00 | 33.37 | 33.37 | 100.0 | 93.29 | 400.00 | 306.71 | 76.68 | 400.00 |
| 6915-0000 Supplies | 122.72 | 83.37 | -39.35 | -47.20 | 1,076.78 | 1,000.00 | -76.78 | -7.68 | 1,000.00 |
| 6920-0000 Telephone & Cable - Offi | 423.12 | 425.00 | 1.88 | 0.44 | 5,095.53 | 5,100.00 | 4.47 | 0.09 | 5,100.00 |
| TOTAL OFFICE EXPENSES | 545.84 | 541.74 | -4.10 | -0.76 | 6,265.60 | 6,500.00 | 234.40 | 3.61 | 6,500.00 |
| ADMINISTRATION | | | | | | | | | |
| 6970-0000 AGM Expenses - Admin. | 0.00 | 375.00 | 375.00 | 100.0 | 4,529.02 | 4,500.00 | -29.02 | -0.64 | 4,500.00 |
| 6975-0000 Council Expenses - Adm | 0.00 | 241.63 | 241.63 | 100.0 | 3,386.81 | 2,900.00 | -486.81 | -16.79 | 2,900.00 |
| 6980-0000 Legal Expenses | 55.40 | 83.37 | 27.97 | 33.55 | 320.79 | 1,000.00 | 679.21 | 67.92 | 1,000.00 |
| 6984-0000 Postage and Printing | 1,468.71 | 1,416.63 | -52.08 | -3.68 | 18,242.73 | 17,000.00 | -1,242.73 | -7.31 | 17,000.00 |
| 6990-0000 Insurance Premiums | 23,100.11 | 23,045.88 | -54.23 | -0.24 | 277,200.99 | 276,551.00 | -649.99 | -0.24 | 276,551.00 |
| 6992-0000 Insurance Carrying Char | 599.21 | 599.13 | -0.08 | -0.01 | 7,190.08 | 7,190.00 | -0.08 | 0.00 | 7,190.00 |
| 7000-0000 Management Fees | 5,785.74 | 5,785.75 | 0.01 | 0.00 | 69,428.88 | 69,429.00 | 0.12 | 0.00 | 69,429.00 |
| 7010-0000 Property Taxes - Admin. | 0.00 | 37.50 | 37.50 | 100.0 | 325.00 | 450.00 | 125.00 | 27.78 | 450.00 |
| 7020-0000 Security - Admin. | 7,102.27 | 2,333.37 | -4,768.90 | -204.3 | 27,591.10 | 28,000.00 | 408.90 | 1.46 | 28,000.00 |
| 7025-0000 Bank Charges | 10.00 | 12.50 | 2.50 | 20.00 | 120.00 | 150.00 | 30.00 | 20.00 | 150.00 |
| 7030-0000 Strata Web Site | 0.00 | 37.50 | 37.50 | 100.0 | 261.82 | 450.00 | 188.18 | 41.82 | 450.00 |
| 7050-0000 Miscellaneous | 0.00 | 0.00 | 0.00 | 0 | 34.76 | 0.00 | -34.76 | 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 |
| TOTAL ADMINISTRATION EXPENSE | 38,121.44 | 33,984.89 | -4,136.55 | -12.17 | 408,808.38 | 407,820.00 | -988.38 | -0.24 | 407,820.00 |
| TOTAL COMMON EXPENSES | 71,703.76 | 73,076.74 | 1,372.98 | 1.88 | 841,418.27 | 876,920.00 | 35,501.73 | 4.05 | 876,920.00 |
| TOTAL EXPENSES | 87,309.23 | 95,701.24 | 8,392.01 | 8.77 | 1,114,592.38 | 1,148,414.00 | 33,821.62 | 2.95 | 1,148,414.00 |
| NET INCOME (LOSS) | 9,033.14 | -0.11 | 9,033.25 | 8,212, | 42,268.68 | 0.00 | 42,268.68 | 0 | 0.00 |
| REVENUE UTILITIES | | | | | | | | | |
| Revenue - Apartment Utilities | | | | | | | | | |
| 9260-0000 Utilities Income - Apts. | 9,859.00 | 9,859.00 | 0.00 | 0.00 | 118,308.00 | 118,308.00 | 0.00 | 0.00 | 118,308.00 |
| 9262-0000 Utilities Interest Income | 25.53 | 0.00 | 25.53 | 0 | 477.45 | 0.00 | 477.45 | 0 | 0.00 |

**Budget Comparison (Accrual)
CHELSEA - Operations - 02 - (lms1416)
February 2020**

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AS OF THE 12TH MONTH ENDING FEBRUARY 29, 2020

| | <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> |
|-------------------------------------|-------------------|-------------------|----------------|---------------|-------------------|-------------------|----------------|---------------|---------------|
| 9264-0000 Prior Year Surplus (Defic | 0.00 | 0.00 | 0.00 | 0 | 13,873.74 | 13,874.00 | -0.26 | 0.00 | 13,874.00 |
| Total Apartment Utilities | 9,884.53 | 9,859.00 | 25.53 | 0.26 | 132,659.19 | 132,182.00 | 477.19 | 0.36 | 132,182.00 |
| UTILITY EXPENSES | | | | | | | | | |
| Hydro - Apartments | | | | | | | | | |
| 9360-0000 Electricity Kens & Mayfai | 3,116.44 | 2,416.63 | -699.81 | -28.96 | 28,218.44 | 29,000.00 | 781.56 | 2.70 | 29,000.00 |
| 9365-0000 Electricity Windsor | 1,625.50 | 1,583.37 | -42.13 | -2.66 | 17,553.50 | 19,000.00 | 1,446.50 | 7.61 | 19,000.00 |
| Total Electricity - Apart. | 4,741.94 | 4,000.00 | -741.94 | -18.55 | 45,771.94 | 48,000.00 | 2,228.06 | 4.64 | 48,000.00 |
| Gas - Apartments | | | | | | | | | |
| 9410-0000 Gas - Mayfair | 1,674.38 | 1,664.75 | -9.63 | -0.58 | 19,843.19 | 19,977.00 | 133.81 | 0.67 | 19,977.00 |
| 9420-0000 Gas - Kensington | 4,325.23 | 2,587.75 | -1,737.48 | -67.14 | 33,277.67 | 31,053.00 | -2,224.67 | -7.16 | 31,053.00 |
| 9430-0000 Gas - Windsor | 4,394.50 | 2,762.63 | -1,631.87 | -59.07 | 35,854.17 | 33,152.00 | -2,702.17 | -8.15 | 33,152.00 |
| Total Gas - Apartment | 10,394.11 | 7,015.13 | -3,378.98 | -48.17 | 88,975.03 | 84,182.00 | -4,793.03 | -5.69 | 84,182.00 |
| TOTAL UTILITIES - APARTMENT | 15,136.05 | 11,015.13 | -4,120.92 | -37.41 | 134,746.97 | 132,182.00 | -2,564.97 | -1.94 | 132,182.00 |
| NET INCOME (LOSS) UTILITIES | -5,251.52 | -1,156.13 | -4,095.39 | -354.2 | -2,087.78 | 0.00 | -2,087.78 | 0 | 0.00 |
| REVENUE - WATER INCOME | | | | | | | | | |
| 9650-0000 Water - Apartments | 5,120.00 | 5,120.00 | 0.00 | 0.00 | 61,440.00 | 61,440.00 | 0.00 | 0.00 | 61,440.00 |
| 9700-0000 Water - Townhouses | 7,488.00 | 7,488.00 | 0.00 | 0.00 | 89,856.00 | 89,856.00 | 0.00 | 0.00 | 89,856.00 |
| 9725-0000 Water - Interest Income | 125.58 | 0.00 | 125.58 | 0 | 1,667.64 | 0.00 | 1,667.64 | 0 | 0.00 |
| 9745-0000 Prior Year Surplus (Defic | 0.00 | 0.00 | 0.00 | 0 | 26,539.65 | 26,540.00 | -0.35 | 0.00 | 26,540.00 |
| TOTAL WATER INCOME | 12,733.58 | 12,608.00 | 125.58 | 1.00 | 179,503.29 | 177,836.00 | 1,667.29 | 0.94 | 177,836.00 |
| WATER EXPENSE | | | | | | | | | |
| 9850-0000 Water Usage | 4,100.11 | 14,819.63 | 10,719.52 | 72.33 | 163,422.48 | 177,836.00 | 14,413.52 | 8.10 | 177,836.00 |
| TOTAL WATER | 4,100.11 | 14,819.63 | 10,719.52 | 72.33 | 163,422.48 | 177,836.00 | 14,413.52 | 8.10 | 177,836.00 |
| NET INCOME (LOSS) WATER | 8,633.47 | -2,211.63 | 10,845.10 | 490.3 | 16,080.81 | 0.00 | 16,080.81 | 0 | 0.00 |



CHELSEA GARDENS EMERGENCY PREPAREDNESS

MARCH 2020

Chelsea Program Goal – To ensure to the best of our abilities that, following an emergency event, Chelsea Gardens residents and visitors are kept safe from any subsequent hazards, treated immediately and effectively for injuries incurred, transported to medical care as soon as practical, if necessary, provided with care, shelter and water in the period immediately following the event and that property, facilities and equipment are protected from further damage.

Coronavirus (COVID-19) Information

(from HealthLinkBC - <https://www.healthlinkbc.ca/common-questions-about-covid-19>)

Precautions to Prevent Spread / Infection of the Coronavirus

- Wash your hands often with soap and water
- Cover your mouth and nose with a disposable tissue or the crease of your elbow when coughing and sneezing
- Avoid touching any part of your face, eyes, nose or mouth with unwashed hands
- Regularly clean and disinfect frequently touched surfaces (e.g. toilets, sinks, faucets, tables, counter tops, door and drawer handles, chair arms, phones, keyboards, remote controls, etc.)
- Do not share food, drink, utensils, etc.
- Stay at home and self-isolate if you show any symptoms of a cold, flu or the Coronavirus (see below)

What are the symptoms of COVID-19?

Common symptoms for COVID-19 are:

- Fever
- Cough
- Difficulty breathing

At this time, the available information suggests the incubation period is up to 14 days. The incubation period is the time from when a person is first exposed until symptoms appear.

What should I do if I think I have COVID-19?

If you have symptoms such as fever, cough or difficulty breathing and have travelled outside Canada or have been exposed to someone who has COVID-19, avoid contact with others. See a health care provider as soon as possible.

If you are going to visit your health care provider, call them ahead of time so they can arrange for you to be assessed safely. Wear a mask in order to protect others. If you are unsure about what to do or have concerns or questions, contact HealthLinkBC ([8-1-1](tel:8-1-1)) at any time or speak with your health care provider.

CHELSEA GARDENS EMERGENCY PREPAREDNESS VOLUNTEER TEAMS --- Leadership, Utilities & Fire Suppression, Damage Assessment / Search & Rescue, Care & Shelter, Pet Care, Communications & Transportation, Personal Preparedness. Please consider joining a team to help your community.



COVID-19 VIRUS INFORMATION

- ✚ If you are feeling unwell or have a cold, cough or the flu....avoid contact with other people and large crowds.
- ✚ If you have returned from travelling to China, Iran, South Korea, Italy or a Pacific based cruise ship within the past two weeks, or have been in contact with someone who has, avoid contact with other people and large crowds.
- ✚ If you are exhibiting any flu-like symptoms then you should contact Fraser Health at 8-1-1 as the health authorities do not want people to go to public hospitals
- ✚ You may wish to use gloves or cloths when touching surfaces that others regularly use....ie elevator buttons. Our cleaners are being asked to pay particular attention to these areas
- ✚ Wash your hands, frequently and thoroughly with soap and water and, as they come back in stock, hand sanitizers. The strata is on a wait list to purchase sanitizer dispensers
- ✚ Avoid touching your face...particularly eyes, nose and mouth
- ✚ Thoroughly cover and muffle any coughs and sneezes
- ✚ Properly dispose of any tissue...followed by hand washing
- ✚ Refrain from forms of greeting that involve physical contact...such as hand-shaking
- ✚ Owners will be informed (subject to privacy concerns) should there be any confirmed cases of Covid-19. Fraser Health would immediately brought in to deal with any issues

APRIL 2020



Sun Mon Tue Wed Thu Fri Sat

| | | | | | | |
|---|--|--|--|--|--|----|
| 5 | 6 | 7 | 1 | 2 | 3 | 4 |
| | Arts & Crafts 1-4 Canasta 6:45 pm Ladies' Snooker 7 pm | Bridge 6:30 pm Poker Pool 7 pm Bible Study 7:30 pm | Coffee 9:45 am Whist 7 pm Poker 7 pm | Dance 4:45-6:45 Euchre 7 pm Bridge 6:45 pm | Pub Night 5:00 - 7:00pm | |
| 12 | 13 | 14 | 8 | 9 | 10 | 11 |
| | Arts & Crafts 1-4 Canasta 6:45 pm Ladies' Snooker 7 pm | Bridge 6:30 pm Poker Pool 7 pm Bible Study 7:30 pm | Coffee 9:45 am Whist 7 pm Poker 7 pm | Dance 4:45-6:45 Euchre 7 pm Bridge 6:45 pm | Pub Night 4:30 - 7:00pm | |
| 19 | 20 | 21 | 15 | 16 | 17 | 18 |
|  Movie Night 7:00pm | Arts & Crafts 1-4 Canasta 6:45 pm Ladies' Snooker 7 pm | Bridge 6:30 pm Poker Pool 7 pm Bible Study 7:30 pm | Coffee 9:45 am Whist 7 pm Poker 7 pm | Dance 4:45-6:45 Euchre 7 pm Bridge 6:45 pm Ladies Lunch 11:45am | Pub Night 5:00 - 7:00pm Sing-Along 5:00 pm | |
| 26 | 27 | 28 | 22 | 23 | 24 | 25 |
| VOLUNTEER APRECIATION DAY 2:00 pm | Arts & Crafts 1-4 Canasta 6:45 pm Ladies' Snooker 7 pm | Bridge 6:30 pm Poker Pool 7 pm Bible Study 7:30 pm | Coffee 9:45 am Whist 7 pm Poker 7 pm | Dance 4:45-6:45 Euchre 7 pm Bridge 6:45 pm |  Pub Night 5:00 - 7:00pm | |
| <p>APRIL SPECIAL EVENTS at a glance</p> <p>Sunday, April 19th - Movie Night 7:00pm</p> <p>Sunday, April 26th - Volunteer Appreciation Day 2:00pm</p> <p>VOLUNTEER APPRECIATION DAY</p> <p>Sunday, April 26nd 2:00 pm - 4:00 pm in the Fireside Room</p> <p>All volunteers for Chelsea Gardens are welcome to an afternoon gathering to celebrate your continued giving of your time and making Chelsea Gardens the special place it is. If you plan to attend, please add your name to the sign-up sheet on the Social Committee bulletin board.</p> <p>VOLUNTEERING OPPORTUNITIES If you are interested in meeting new people and you'd enjoy helping to keep Chelsea Gardens the fun place it is call Mary at: 604-594-0259</p> | | | | | | |