



# MONTHLY COUNCIL MEETING MINUTES

Tuesday, January 31, 2023

## LOCATION/TIME - 1:00PM ZOOM

**Council:** Murray Hill, Anita Thompson, Bob Hyde Ashley Orton, Paul Dhaliwal & Debbie Thorburn

**Strata Mgt:** Jesse Train

**Regrets:**

## STRATA COUNCIL - 2022/2023

### EXECUTIVES

Murray Hill - K405  
Anita Thompson -W325  
Bob Hyde - T102  
Ashley Orton - T243  
Paul Dhaliwal -T172  
Debbie Thorburn -T188

### NON-COUNCIL ASSIGNMENT

Jack Devries -T303

### COMMITTEE ASSIGNMENTS

President, Townhouses, Irrigation,  
Treasurer, Secretary, Bring Forward, Minutes, Social Liaison  
Vice President, Finance,  
Landscape, Security& Privacy, Volunteers, Website  
Clubhouse, RV Committee  
Apartments,

Fish Pond

## CARETAKERS

Don Kendall Hours: 7:00 AM-3:30 PM- weekdays  
Valerie Morris Nights/Weekends, Monday, Thursday-Saturday 11:00 am to 1:00 pm  
(604) 834-4578 [chelseagardens1416@outlook.com](mailto:chelseagardens1416@outlook.com)

## STRATA MANAGER: CROSSROADS

Strata Manager: Jesse Train [jesse@crpm.ca](mailto:jesse@crpm.ca)

#215- 7445 132ND STREET SURREY, B.C. V3W 1J8  
Phone: (778) 578-4445 Fax: (778) 578-4447

### EMERGENCY CONTACT 24 HOUR SERVICE (778) 578-4445

Calling after hours 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.

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 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 Chelsea website: [www.chelseatoday.org](http://www.chelseatoday.org)

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

## **CALL TO ORDER – 1:02 PM**

## **ADOPTION OF PREVIOUS MINUTES – MOVED, SECONDED and CARRIED**

## **CARETAKER REPORT – December 26, 2022 – January 27, 2023**

With all the snow and freezing temperatures it was a week for roof leaks. Several units have been reviewed. All have been looked at and in process of being repaired. Atlas is working on the cockroach problem in the Kensington over the next two weeks. Atlas was here to observe the backside of the Kensington for possibility of mice making their home in the planters or burrowing into the soft ground around the planters. They will make recommendations.

The Spa was drained and cleaned. We had a few issues with getting the pump restarted. It is now up and running and the spa is ready to go. Ivan and Don replaced a damaged Whirly Bird Vent on the roof of the Mayfair plus a few dryer vents. We have about a dozen more to go. There was a boiler pump that went in the Windsor mechanical room. Ashton was called in and replaced the worn coupling which is in working order now. Mouse issues still persist with 2 or 3 units per week added to the Atlas list for service.

We have repaired all the angled aluminum vents and will be replacing the damaged dryer vents. There are 8 in total. Also 2 large slotted rotating vents will need to be replaced. RDR has supplied new ceiling tiles which will be installed. Some Areas townhouse areas look grungy and need some cleaning, this will be added to my to-do list.

Ivan and Don with help from Norm tested out our new drain auger/snake at TH 215 outside drain that was backing up in heavy rain. I am 99 % sure we cleared the clog, but we will know for sure the next heavy rainfall. It worked really well and is money well spent. An upper eaves trough at a unit came away from the roof and was repaired.

There is a work order regarding a dog mess that was made inside the lobby in the Windsor. The mat is soiled and needs to be replaced.

## **FINANCIAL REPORT – ANITA**

1. Our snowplow budget was blown in just one month. \$13,282.00 for just December.
2. Pest budget has also gone over budget because of the pest problem. Spent \$13,418.92 up to the end of December. A lot more spent recently.
3. Still at a surplus overall which is good \$24,869.30.
4. Our Garbage company AJM has increased by 10% starting January 1. Jesse has been asked to get other quotes.
5. Our Fortis bills have almost tripled in one year.

This year has been a year that no one could have ever projected the increases that have happened throughout the year.

It was **MOVED, SECONDED and CARRIED** to approve the Financials for December as presented.

## **ARREARS:**

There are several Owners in arrears for chargebacks for extra call outs from City Fire for fire equipment inspections. There are a few Owners in arrears for Strata Fees and another Owner in arrears for a chargeback for a plumbing and drywall chargeback from a dishwasher leak. There are a few Owners in arrears for fines. Letters will be sent to these Owners.

## **BUSINESS ARISING FROM PREVIOUS MINUTES**

**TH Roof Replacement** – Roy Dennis Roofing will be commencing the roof replacement at units 163 – 168 between February 5 and 9<sup>th</sup>, weather dependent.

**Clubhouse Roof** – The western half of the Clubhouse Roof has been completed.

**Clubhouse Glass Canopy** – A quote was reviewed, and this will be brought forward to the AGM resolution committee.

**Pest Control Issues** – There is only so much that can be done for mice control with what rodenticides are available for Atlas to use. Residents must do their part to reduce the activity so that they are not attracted to be in your home.

### **Steps you can take to further reduce the pest population:**

- Food items stored in the fridge, or rigid containers.
- Waste bins with closed lids.
- Consider the availability of any pet food, bird seed, grass clippings, fallen tree fruits.
- Eliminate any clutter or sheltered areas such as overgrown vegetation, wood piles.

All mice issues and ant issues are passed onto Atlas to add to the list to be serviced.

**Kensington Parkade Leak** – So far it looks like the leak has stopped in this area.

**Nomination Committee** – There has been no one that has put their name forward to join Council at this upcoming AGM. Please if you are interested reach out to [jesse@crpm.ca](mailto:jesse@crpm.ca).

**Resolution Committee** – The committee is meeting on February 8<sup>th</sup> to go over the proposed resolutions for the upcoming AGM.

**Front Gate Track** – The welds of the front gate track have been repaired.

**Snowplow Damage** – The Landscapers will be properly repairing these areas in the spring. Current weather does not allow for proper restoration of these areas.

**Mechanical Company** – It was **MOVED, SECONDED and CARRIED** to terminate the contract with Ashton Mechanical. It was then **MOVED, SECONDED and CARRIED** to hire Westech Mechanical to be our Contractor.

**Access Control Company** – Citiloc Access control will be out to look at the front gate enterphone. We are going to try Citiloc as our access control company.

## **CORRESPONDENCE**

An Owner reported damage from an upper unit flooring renovation. Floor levelling compound seeped down to the below unit creating damage in the unit. A letter has been sent to the upper unit that it is their responsibility to repair the damage in the lower unit.

A request was made to rent out the fireside room for the first Wednesday of every month for a meeting for a group of people. Council will respond to this request.

An Owner is disputing a chargeback letter. Although the garage door is common property the components are the responsibility of the Owners. This includes, but not limited to, the gate operator, the tracks, the remotes. A response will be sent to this unit directly.

A request was made to host Tai Chi, this will be reviewed to figure out a time that can be accommodated.

A response was sent in about an incident that took place in the hot tub. The Owner was very sorry that this occurred. However, it was **MOVED, SECONDED and CARRIED** that a two-week suspension of the spa use for this occupant will be implemented. One Council member was opposed to this decision.

An Owner noted that someone who rented the fireside room was allowing their guests to use the billiards table. This is not a usable space for guests for this type of rental. A sign will be put on the table to make people aware of this, and the sign will easily be removed when the table is to be used.

There was speculation of a source unit of the cockroach issue in the Kensington. Atlas was on site for a follow up on units and to bait for missed units from the initial service date. It was determined that the unit was in good order. Please report any sightings of cockroaches so we can take further actions.

A complaint was made that outside realtors need to be respectful to the people using the clubhouse when they are doing a showing. Owners that are selling need to remind their realtors of this.

There was a noise complaint received about a barking dog in the apartments, The Owner indicted that they would further monitor the situation and report if it got out of hand.

A response was received from a letter that was sent about a disturbance to another resident.

A request was made to have AEDs (defibrillators) installed/available in all three apartments in case of an emergency. Council will review this with the Emergency Preparedness Committee.

An Owner noted about a hitch they have stored in their parking stall. Due to the circumstances the Council has approved this to be stored in this spot until this Owner can sell it or have it removed at a reasonable time.

## COMMITTEE REPORTS

### APARTMENTS– DEBBIE

There were items in many parking stalls post-Christmas which violated the use of the stalls as mandated by the fire department. Rather than send out formal By-law violation letters right away, it was decided to alert the owners in violation with a more general note reminding them of the by-laws and asking that the items be removed. The vast majority of those owners complied, and I want to thank them for doing so, as Strata Council takes no pleasure in sending violation letters when a lighter touch proves effective.

It was noted that a golf pull cart was spotted by the Kensington garbage compactor. This was an item that was noted that was being stored in a stall. This is an unapproved item and residents are reminded that these need to be disposed of themselves and not put into the Strata garbage compactor or in the common areas.

### TOWNHOUSES- MURRAY

Sent emails to Casp for an update on the garage doors to be installed. Murray gave us an update on the doors that they are still in the factory. Jeff is back to work with the weather cooperating once again. Still dealing with some rodent issues, Atlas has been busy mainly with the mice issues. Most of the damage from the plowing has been repaired, Irrigation is still looking for volunteers or we will be either putting it out for contract which will affect Strata fees, or leaving it shut down permanently.

### CLUBHOUSE – PAUL

No Report.

### SAFETY AND SECURITY – ASHLEY

**Break-In:** Quite the start to the New Year!! An apartment on ground level at the Windsor was broken into. They got in through the back patio and stole several items which included a purse with FOBs. This was used to access the parking area and their car was stolen. Cameras identified a woman. A police report was made, and Ashley has sent supporting pictures from our cameras. This is a reminder to us all that we need to ensure that we keep our units always locked and leave your patio lights on.

**Security Cameras:** New cameras for the Kensington/Mayfair have been installed and operational. This is mainly thanks to Zenon, who seeing that Ashley was having medical issues and unable to work on them, undertook the job. He enlisted Charlie, Victor, and Ron – a big thank you to them. I have since been working on optimizing the cameras.

**Front Gate:** The Front Gate enterphone has failed at the moment. It affected all 3 apartment enterphone systems. TELUS was called in and isolated the problem, so the apartment enterphones are working again. We have had problems reaching our regular tech company for the fob/enterphones, so we are reaching out to another company Citiloc and hopefully will get the front gate enterphone fixed/replaced soon. Until such time, we will have to leave the front car gate open 24/7. Update: Citiloc has found the panel to be defective and we have authorized them to replace it. Cost \$8,000.00

### LANDSCAPING – ASHLEY

The plan for the month of February is to continue cleaning the back garden beds of the units along with pruning the cedar edging. I anticipate that we will have all the garden beds cleaned by the end of the month.

Shawn Allen

## **SOCIAL COMMITTEE – ANITA**

We reviewed our December events at our January meeting. Thanks to everyone who supported us in December, and throughout the year. The money raised for the Food Bank (\$1025) and Canuck Place (\$1068 with fund matching) was very much appreciated. Once again, the weather interfered with our Caroling Wagon, but most who showed up joined us in the lobby for refreshments, caroling, and visiting with Santa. We managed to return the wagon before the weather caused problems next morning. Our NYE catered dinner sold out, and those who came enjoyed the meal. Our trusty DJ kept us dancing until midnight-and a little beyond. We will be hosting a Shrove Tuesday Pancake Dinner with an open bar, so stay tuned for details. Jan Bergman has taken over as our volunteer coordinator, so don't be surprised if you hear from her, asking for your help.

Carole Lazar is stepping down from doing the newsletter. If someone is interested to take on this position, please contact Carole – 778-565-7488.

## **ADMINISTRATION**

Ivan has made note that he will no longer be working for Chelsea Gardens as of April 1<sup>st</sup> 2023. We will be looking for a new handy man to do work around the complex. If anyone has any recommendations, please let Council know.

## **PONDS AND FOUNTAINS – ASHLEY/JACK**

No Report

## **RV LOT – PAUL**

No Report

## **IRRIGATION – MURRAY**

Council is looking for volunteers. If we do not get any, we will have to look at other options. Such as, contracting it out, which will increase the operations budget. Another option is to shut down the irrigation system as we typically only get to water 1 day a week in the summer.

## **NEW BUSINESS**

**Fitness Equipment** – Recommendations were provided to Council from Pumphouse Fitness, it was **MOVED, SECONDED and CARRIED** to have these done under the new budget.

**Dogs** – An Incident occurred where a resident was tripped by a leash of a dog. This was an unfortunate event and dog owners are reminded that not everyone loves dogs and only allow your dogs to approach people if they are invited by that person.

Residents and visitors are reminded to pick up after their dogs and properly dispose of it. Many people are finding dog poo around the complex, specifically in a unit's driveway. This is disrespectful and if caught not picking up after your dog, letters and fines will be applied to the strata lot associated with that pet.

**Roof Damage during Extreme Weather** – Roy Dennis roofing will be out to review the roofs that had some issues during the holiday season with the freeze and rapid thaw.

**Pool Liner** – A quote will be brought forward to the resolution committee.

**Windsor Parkade Leak** – It was **MOVED, SECONDED and CARRIED** to approve the crack injection above stall #62 and in the locker room.

**Kensington Roach Issues** – Another treatment was done for the cockroaches. To date 3 units have not provided access. If there are any sightings of any roaches to please inform Council, Don or Crossroads so further action can be taken.

**Insurance** – It is noted during the holidays there were many roof leaks that occurred due to the extreme weather of a mass amount of snow, freeze, to ice rain to a rapid thaw of warmer weather. It is the Strata to attend the leak and resolve the source of the leak. It is to be reviewed to determine if the amount of damage is over or under the Strata deductible. If it is over the deductible then the Strata is to make a claim and make arrangements for the repairs, however, if it is under the deductible then it is the responsibility of the Owner to repair the damage.

We understand that no one wants to open a claim with their insurance as they are scared that this will increase the premiums, however, this is why you carry insurance.

Attached to these minutes is information and a flow chart of how insurance claims work.

**Warped Windows** – There was a report of warped windows, a glass company will be out to review.

**Council** – It is noted that there has been no expression of interest in anyone putting their name forward to run for Council. There is a concern that the Council may not achieve 7 members which concerns current members as there is a large amount of work involved if there is less than a full council. If this is the case, we do run the risk of not having a Council, which could lead to Chelsea Gardens having to hire an administrator to be the Chelsea Gardens Council. This would significantly increase the budget as an administrator is very expensive. If you are interested in running for council, please contact [jesse@crpm.ca](mailto:jesse@crpm.ca)

**Garbage Quotes and Increase** – AJM has increased their price for this year by 10%, please see attached letter. Council will be getting alternative Garbage quotes.

**Crossroads Increase** – Crossroads will be increasing the management fee by 15% please see the attached letter.

**CO Sensor servicing and replacement** – It was **MOVED, SECONDED and CARRIED** to approve the quote from Global Gas Detection to service the CO sensors.

**Clubhouse Pump** – A quote was reviewed to repair the clubhouse pump, westech will be asked to review.

**MUA Insulation issues** – A quote was reviewed to repair the insulation on the Make up air units. Westech will also be asked to quote on this.

## **ADJOURNMENT**

The meeting was adjourned at 4:45PM

The next Council meeting is Tuesday, February 21, 2023

**MASKS, ALTHOUGH NO LONGER MANDATORY, ARE STRONGLY RECOMMENDED IN ALL COMMON AREAS OF THE CLUBHOUSE AND THE APARTMENTS. OWNERS WHO HAVE TESTED POSITIVE FOR COVID ARE REQUIRED TO QUARANTINE FOR A PERIOD OF FIVE DAYS AND THEN, AFTER THAT QUARANTINE PERIOD, WEAR MASKS FOR FIVE DAYS WHETHER INSIDE OR OUTSIDE**



# CHelsea GARDENS EMERGENCY PROGRAM

## PERSONAL EMERGENCY PREPAREDNESS

Emergencies can happen at any time, many without any warning. These include, but are not limited to:

- medical distress
- gas leaks
- motor vehicle accidents
- fires
- earthquakes
- active shooters
- floods
- snow storms
- civil disturbances
- power outages
- lightning strikes

Chelsea Gardens residents have recently experienced medical distress, fire, floods, power outages, motor vehicle accidents and a gas leak.

For the safety of all in your home, and to protect property as much as possible, it is critical that you make preparations in advance to have the resources available and the procedures defined and practiced in order to respond effectively to the emergency situation.

The emergency situation resources that you should consider include a Grab 'n Go Emergency Kit that will help you to endure the situation for 3 days or more out of your home, and without access to normal resources. Kit contents may include water, non-perishable food, first-aid supplies, essential medications, toilet paper and heavy-duty garbage bags (as emergency toilets), flashlight, portable radio, extra batteries, cell phone charge cord, writing paper and pens/markers, emergency contact lists, and pet supplies. Commercial emergency preparedness kits (with some supplies for 3 days or more) are available from several suppliers. These can be augmented with additional personal supplies to meet individual needs.

Emergency contact lists (cell phone lists and paper copies) can include family and close friends, doctors, veterinarians, pharmacies, medical resource suppliers (e.g. oxygen, mobility devices, ostomy products, etc.), caregivers, insurance agents, lawyers, municipal services, etc.

Home hazard hunts can identify potential hazards leading to emergencies, such as trip/fall hazards (loose carpets, cords, toys, furniture placement, etc.), burn sources, sharp objects, electrical short-circuits, medication/battery/insecticide/pesticide storage, heavy/unstable objects in high places, unrestrained book cases/shelving, and likely many more.

Emergency procedures will be somewhat dependent on where you live. Evacuation procedures have been distributed to residents. Apartment building Captains and Floor Captains can assist you to understand the details and reasoning for these procedures. Townhouse Zone Captains/Assistants can assist townhouse residents with their evacuation procedures. Adherence to these procedures will help to ensure the safety of all residents in an emergency. Shelter-in-place may also be an appropriate response to some emergencies, such as active shooters and civil disturbances.

The last thing we want to be thinking about after an emergency is all of the things we should have done before the event to minimize or prevent the actual consequences that resulted because we failed to plan effectively. Our Emergency Program Personal Preparedness Team is available to assist individuals in Chelsea Gardens to become better prepared for all types of emergencies. Please contact Doug McLeod at 778.591.3999 if you would like more information or assistance.

Also, we can always use more volunteers, so if you are interested in contributing to your community in a very positive way, contact Doug.

Jesse



December 1<sup>st</sup>, 2022

Chelsea Gardens LMS1416  
Crossroad Management  
215-7455 132 St  
Surrey, BC  
V3W1J8

Dear valued customer:

I'm writing to let you know that our prices will be increasing by 10% effective January 1st, 2023.

Operational costs, landfill fees, and recycling fees, have risen dramatically this past year. New tipping rates effective January 1<sup>st</sup> from our processing facilities have been posted and range from 4.8% to 9%.

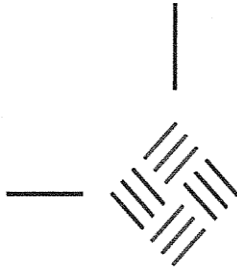
This increase is necessary to maintain the level of service you're accustomed to, so we wanted to communicate this to you in good time. We're confident that our prices remain competitive within our sector for the quality of the service that we provide, and as always, we're focused on the results we provide to clients.

AjM Disposal will continue to work with our clients to reach diversion targets, all whilst operating under a controlled budget. We welcome a discussion on reviewing your current service for possible savings. Please call our office at 604-590-1857 or your sales representative to set up a meeting.

Regards,

**AjM DISPOSAL SERVICES LTD.**

**Matt Torgerson**  
CEO / Business Development Manager



# CrossRoads Management Ltd.

---

January 30, 2022

Strata Corporations

SUBJECT: CROSSROADS MANAGEMENT LTD  
MANAGEMENT FEE INCREASES

ATTENTION: Strata Council

Dear Valued Client:

Crossroads have done our best to absorb operating costs of the brokerage and give our clients the most value for the services we provide. We continue to experience higher than expected increases in our overhead business costs. To give you a few examples:

- Increasing in staff and wages
- Upgrading our accounting software
- Business tax increases
- Increases in costs to online security and information technology (IT) support
- Increases in supplies and equipment maintenance costs
- Office space rent increases
- Insurance and licenses fees

The increasing cost mention leave us with no choice but to increase our management fee by 15% at your next fiscal year. Please allow for this increase when you are working on your new budget.

We trust that you understand our position and if there are further questions do not hesitate to discuss the matter with your strata manager.

I thank you for consideration on this matter.

  
Gerald Blanchard  
President and Managing Broker

The intent of the Strata Corporation's Insurance is to cover the building as originally constructed by the developer. A 'Condominium Unit Owners' policy covers the owners' personal contents, unit improvements and betterments, additional living expenses, and personal liability protection.

In the event of a loss, the determining factor as to which policy will respond is based on the 'type of property damaged' as opposed to the 'cause of damage', most often both the strata and strata lot owners policy are triggered in the event of a claim.

Some important coverage features to consider when obtaining Unit Owners Insurance include:

### **Deductible Assessment & Losses below the Deductible**

In accordance with the Strata Property Act, the strata insurance policy in place only provides property coverage for Common Property, including any buildings shown on the strata plan, the common assets and any fixtures built or installed on the strata lot by the developer as part of the original construction of that strata lot.

That said, there is no requirement under the Strata Property Act for the Strata Corporation to repair and maintain the strata lot, nor any requirement for the strata corporation to insure fixtures inside a unit that are not original fixtures. In fact, the bylaws of most strata corporations make unit owners responsible for the repair and maintenance of their strata lot, including fixtures, regardless of the cause of the damage.

### **Problems:**

- Where damage occurs that is below the Strata Insurance deductible so that the Strata Corporation does not have an insurable claim, the Strata Corporation has no obligation to repair the strata lot either. This means the owner is left to repair their fixtures even if the damage was not caused by any fault of their own or originates from another strata lot or the common property.
- Where damage occurs that is above the Strata Insurance deductible, there is case law that says that a Strata Corporation may, in certain circumstances, assess 100% of their deductible to the owner of the unit of origin regardless of whether the unit owner is negligent.

### **Solution:**

You can obtain coverage for both these scenarios under a Condominium Unit Owners Policy.

Please ensure when arranging your Condominium Unit Owners insurance policy that the insurance company provides:

Unit Additional Protection – provides coverage for losses which are under the strata corporation deductible as follows:

- coverage for the owners unit (excluding items insured under Unit Improvements and Betterments) when the Condominium corporation has no insurance, its insurance is inadequate, or it is not effective (i.e. due to application of deductible)

Loss Assessment – provides coverage for:

- Your share of any special assessment if the assessment is valid under the Condominium Corporations Governing Rules and is made necessary by a direct loss to common elements. Common elements being rooftop, parking, party rooms, ect.
- Inadequate limits under the Strata Corporation Insurance Policy
- Deductible Assessment to your unit of Strata Corporation Insurance Policy Deductible

### Key Coverage to confirm under your Personal Insurance Policy.

**Contents:** The Strata Corporation's Insurance does not cover your personal belongings in the event of a loss, regardless of the cause. All Owners and Tenants must therefore have their own Personal Insurance Policy for their personal belongings ("Contents") such as furniture, clothing, electronics, etc. Further, in the event there is damage to your unit, your contents may need to be removed during the repair. The Strata Corporation's Insurance does not cover the move out or storage costs - this is covered under the Contents provision of your Personal Insurance Policy. \*\*Often, the replacement value of your personal belongings is greater than anticipated \*\*

**Additional Living Expenses:** You may need alternate accommodation during repairs to your unit, such as a hotel or rental unit. In the event of a significant loss, your unit could be uninhabitable for one year or greater. "Additional Living Expenses" are included in a Personal Insurance Policy (as a percentage of your contents limit) to cover these out of pocket expenses. For owners renting their unit, you may have a tenant vacate your premises following an insured loss. You can obtain coverage for loss of rental income in these circumstances.

**Unit Upgrades:** The Strata Corporation's Insurance does not cover unit upgrades, whether made by yourself or a previous unit owner. It is therefore imperative you insure any unit upgrades under your Personal Insurance Policy (sometimes known as 'Unit Improvements and Betterments'). Examples of upgrades include: hardwood or laminate flooring, and upgraded appliances.

**Loss Assessment:** In the event of a Strata Corporation claim originating in your unit, you will likely be assessed the Strata Corporation's Deductible. Please review the strata insurance information contained in your AGM package and be sure you have sufficient coverage for the strata's deductibles, specifically the Water Damage and Sewer Back-up Deductible.

**Unit Additional Protection:** One component of this extension under a Personal Insurance Policy is to provide coverage in the event the Strata Corporation's Insurance is not effective. This is very important as there could be damage to your unit which does not exceed the strata corporation's deductible, and therefore does not trigger the strata corporation's policy. Please ensure your Personal Insurance Policy includes coverage for in-suite damages that are under the Strata Corporation's Deductible for which you are responsible.

**Earthquake:** In the event of an earthquake, each unit owner will be assessed their share of the strata's Earthquake Deductible. Given the exposure to earthquake in the lower mainland and resulting high deductibles, we recommend you insure this exposure to the extent permitted under your policy.

**Sewer Back-up:** An Insurer or Broker may offer Sewer Back-up coverage as optional, it is very important this coverage is included as the strata class does experience these types of losses, such as a toilet backup.

**Water Damage:** We recommend you request your personal insurance provider quote the broadest water damage coverage available.

**Personal Liability** This covers your unintentional personal actions anywhere in the world in the event that you are held liable for bodily injury or property damage to another.

**Annual Premiums for a Personalized Unit Owners Package can start as low as \$500 and are available through most of your local insurance brokers as well as through our office.**

[capricmw.ca](http://capricmw.ca)



## A Guide to Navigating Your Claims Process

Having an insurance claim in your home can be very stressful and inconvenient. Cunningham Lindsay and CapriCMW Insurance would like to inform you of a few routine procedures that can help with your understanding and peace of mind during this process.

1. In the event of a loss, please contact your property manager ASAP. It is imperative that a restoration company attend to begin the emergency repairs as soon as possible, as it is a policy requirement that you mitigate the loss. If you are unable to reach your property manager, their emergency line should be able to assist you in arranging a qualified restoration company to attend.
2. Emergency Services should arrive for initial demolition, water extraction and testing (1-3 days) and then dry down or clean the structure in all affected units and common areas (4-8 days).
3. The Restoration Project Manager and/or Adjuster will arrive to provide a repair scope and estimate for the repair portion of the claim. If the loss exceeds a certain value, secondary bids on repairs may also be required (1 – 2 weeks).
4. Once bids are received, they are submitted to the property manager and/or strata president for approval.
5. Once Approval is given, repairs commence, and your primary contact is the Restoration Company Project Manager. A schedule of repairs will be determined and communicated to you directly, which may include: (typically 2 – 8 weeks)

Structural Repairs  
Drywall Work  
Painting/Texture  
Carpentry  
Flooring  
Final Clean

If there are any deficiencies or concerns the Project Manager and/or Adjuster will address them immediately before final payments are made to the trades.

### Your Personal Insurance Policy

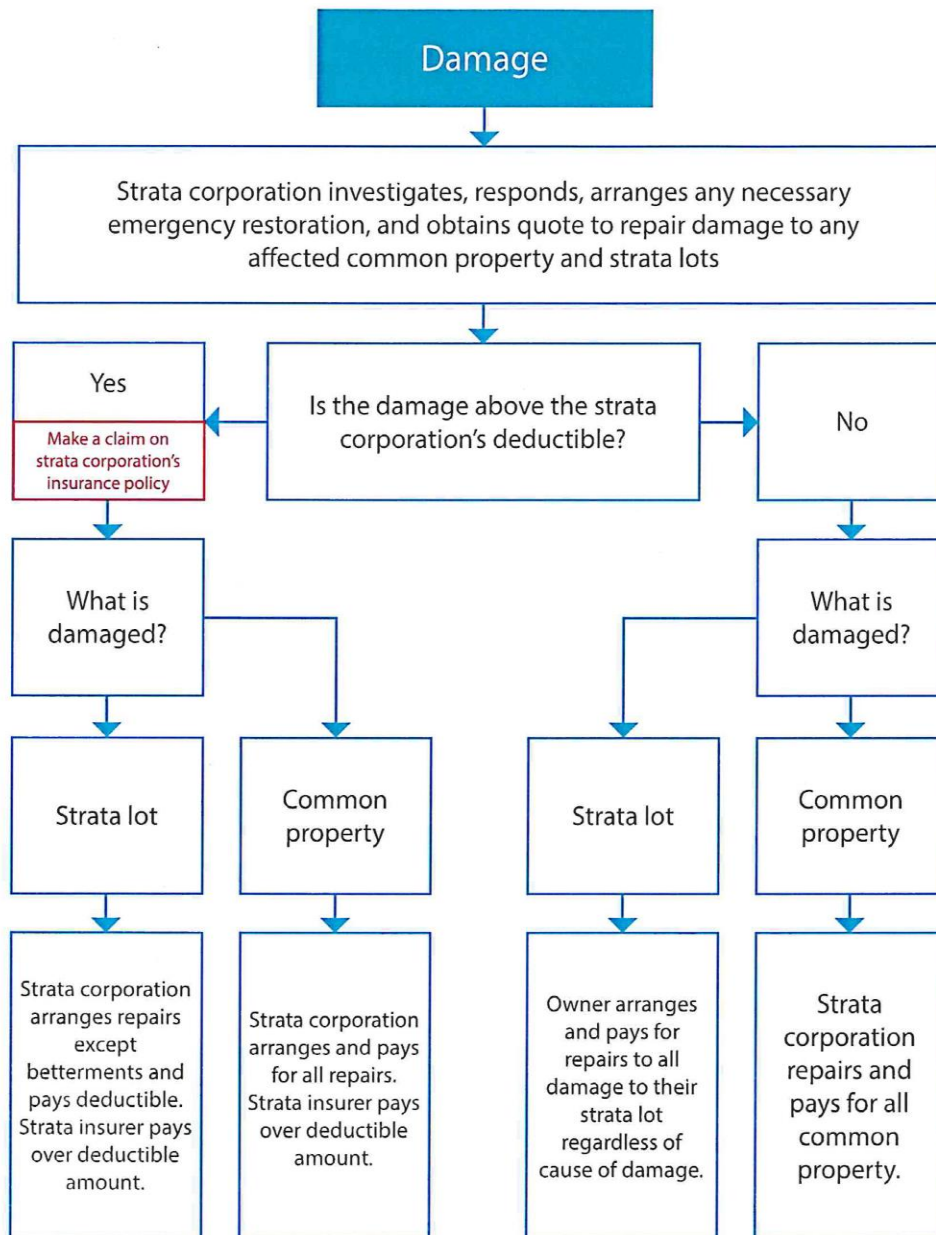
The strata insurance covers the original flooring, fittings and fixtures of the building that was installed during original construction. You are responsible for insuring the following under your own, Personal Insurance Policy:

- **Any improvements, made by yourself or a previous unit owner.**
- **Damage to contents as well as moving and packing of contents as required in facilitating repairs.**
- **Additional Living Expenses (ALE) for hotel and or meals out if your unit is deemed uninhabitable.**
- **Assessment of the strata's deductible to your strata lot.**

At Cunningham Lindsay and CapriCMW Insurance, we aim to provide the owners and tenants with the most transparent and comprehensive service possible. Our goal is to put you back in to the position you were prior to the loss with as little down time as possible.

# CLARK WILSON

## REPAIR TO DAMAGE FLOWCHART



*A strata corporation may be able to charge back the deductible or damage below the deductible if there is a valid chargeback bylaw and the threshold set out in the bylaw is met (i.e. negligence or responsibility). Where damage is below the deductible, the "innocent" owner may sue for reimbursement of strata lot repairs if the damage was caused by the negligence of the strata corporation or the negligence of another owner.*

<p>NOTE: this flow chart does not replace actual legal advice and opinions. Legal advice should be obtained where there are complex facts. In this chart, "common property" includes those portions of the strata lot the strata corporation is required to maintain under the bylaws.</p>	<p><b>Veronica Franco</b>          Partner          604 891 7714          vfranco@cwilson.com</p>
--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------

**Budget Comparison (Accrual)  
CHELSEA - Operations - 02 - (lms1416)  
December 2022**

Page 1  
01/19/2023  
02:36 PM

**AS OF THE 10TH MONTH ENDING DECEMBER 31, 2022**

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

Prepared By:  
Crossroads Management Ltd.  
#215 - 7455 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	61,034.10	61,034.00	0.10	0.00	610,341.00	610,340.00	1.00	0.00	732,408.00
4012-0000 CRF Strata Fees - Apart	-16,829.42	-16,829.42	0.00	0.00	-168,294.20	-168,294.20	0.00	0.00	-201,953.00
4015-0000 Parking, Scooter & EV P	662.00	488.33	173.67	35.56	5,930.00	4,883.30	1,046.70	21.43	5,860.00
4022-0000 Move in/out	200.00	83.33	116.67	140.0	700.00	833.30	-133.30	-16.00	1,000.00
4025-0000 Prior Year Surplus (Defic	1,663.00	1,663.00	0.00	0.00	16,630.00	16,630.00	0.00	0.00	19,956.00
<b>TOTAL</b>	<b>46,729.68</b>	<b>46,439.24</b>	<b>290.44</b>	<b>0.63</b>	<b>465,306.80</b>	<b>464,392.40</b>	<b>914.40</b>	<b>0.20</b>	<b>557,271.00</b>
4030-0000 Strata Fees	116,015.17	116,015.17	0.00	0.00	1,160,151.70	1,160,151.70	0.00	0.00	1,392,182.00
4032-0000 CRF Strata Fees - Town	-36,614.17	-36,614.17	0.00	0.00	-366,141.70	-366,141.70	0.00	0.00	-439,370.00
4037-0000 Prior Year Surplus	2,685.58	2,685.58	0.00	0.00	26,855.80	26,855.80	0.00	0.00	32,227.00
<b>TOTAL</b>	<b>82,086.58</b>	<b>82,086.58</b>	<b>0.00</b>	<b>0.00</b>	<b>820,865.80</b>	<b>820,865.80</b>	<b>0.00</b>	<b>0.00</b>	<b>985,039.00</b>
<b>OTHER</b>									
4040-0000 Rental - Fireside Lounge	200.00	41.67	158.33	379.9	1,000.00	416.70	583.30	139.9	500.00
4045-0000 Rental - Caretaker Suite	600.00	600.00	0.00	0.00	5,400.00	6,000.00	-600.00	-10.00	7,200.00
4050-0000 Rental - Guest Suites	0.00	583.33	-583.33	-100.0	13,535.00	5,833.30	7,701.70	132.0	7,000.00
4055-0000 R.V. Parking	850.00	733.33	116.67	15.91	9,215.00	7,333.30	1,881.70	25.66	8,800.00
4061-0000 Bylaw Fines	0.00	0.00	0.00	0	100.00	0.00	100.00	0	0.00
4062-0000 Dish and Cutlery Rental	0.00	0.00	0.00	0	100.00	0.00	100.00	0	0.00
4065-0000 Interest Income	278.99	75.00	203.99	271.9	2,032.32	750.00	1,282.32	170.9	900.00
4066-0000 Remote Control Sale	115.00	141.67	-26.67	-18.83	1,730.00	1,416.70	313.30	22.11	1,700.00
4084-0000 Keys	10.00	0.00	10.00	0	80.00	0.00	80.00	0	0.00
<b>TOTAL OTHER</b>	<b>2,053.99</b>	<b>2,175.00</b>	<b>-121.01</b>	<b>-5.56</b>	<b>33,192.32</b>	<b>21,750.00</b>	<b>11,442.32</b>	<b>52.61</b>	<b>26,100.00</b>
<b>TOTAL INCOME</b>	<b>130,870.25</b>	<b>130,700.82</b>	<b>169.43</b>	<b>0.13</b>	<b>1,319,364.92</b>	<b>1,307,008.20</b>	<b>12,356.72</b>	<b>0.95</b>	<b>1,568,410.00</b>
6030-0000 Apt Janitor/Contract Ser	2,089.50	1,833.33	-256.17	-13.97	20,895.00	18,333.30	-2,561.70	-13.97	22,000.00
6208-0000 Building Maint. - Apartm	0.00	2,250.00	-2,250.00	100.0	28,464.20	22,500.00	-5,964.20	-26.51	27,000.00
6215-0000 Equipment Maint.-Apart	6,905.76	5,000.00	-1,905.76	-38.12	58,266.19	50,000.00	-8,266.19	-16.53	60,000.00
6268-0050 Elevator Maint. - Apartm	1,259.85	1,483.33	-223.48	15.07	13,665.30	14,833.30	-1,168.00	7.87	17,800.00
6275-0000 Gate & Door Maint. - Ap	485.25	500.00	-14.75	2.95	3,083.10	5,000.00	-1,916.90	38.34	6,000.00
6279-0000 Garbage Pick-up - Apts.	1,678.53	2,583.33	-904.80	-35.02	18,590.59	25,833.30	-7,242.71	-28.04	31,000.00
<b>TOTAL EXPS. BEFORE UTILITIES</b>	<b>12,418.89</b>	<b>13,649.99</b>	<b>-1,231.10</b>	<b>9.02</b>	<b>142,964.38</b>	<b>136,499.90</b>	<b>-6,464.48</b>	<b>-4.74</b>	<b>163,800.00</b>
<b>TOWNHOUSE EXPENSES</b>									
6315-0000 Building Maint. - Townho	450.00	5,166.67	-4,716.67	91.29	44,282.68	51,666.70	-7,384.02	14.29	62,000.00
6320-0000 Garbage Pick-up - Town	5,687.67	5,583.33	-104.34	-1.87	59,386.01	55,833.30	-3,552.71	-6.36	67,000.00
<b>TOTAL OPERATING EXPS. - T.H.</b>	<b>6,137.67</b>	<b>10,750.00</b>	<b>4,612.33</b>	<b>42.91</b>	<b>103,668.69</b>	<b>107,500.00</b>	<b>3,831.31</b>	<b>3.56</b>	<b>129,000.00</b>
<b>COMMON EXPENSES</b>									
<b>LANDSCAPING &amp; GROUNDS</b>									
6415-0000 Landscape Contract	12,134.72	12,333.33	-198.61	1.61	121,051.23	123,333.30	-2,282.07	1.85	148,000.00
6425-0000 Drainage Repair & Maint	0.00	1,666.67	-1,666.67	100.0	13,459.81	16,666.70	-3,206.89	19.24	20,000.00
6435-0000 Plant Replacement & Im	0.00	1,250.00	-1,250.00	100.0	7,334.48	12,500.00	-5,165.52	41.32	15,000.00
6440-0000 Irrigation System	0.00	333.33	-333.33	100.0	1,886.95	3,333.30	-1,446.35	43.39	4,000.00
6455-0000 Snow Removal	13,282.00	1,000.00	-12,282.00	-1,228	14,954.21	10,000.00	-4,954.21	-49.54	12,000.00
<b>TOTAL LANDS. &amp; GROUNDS</b>	<b>25,416.72</b>	<b>16,583.33</b>	<b>-8,833.39</b>	<b>-53.27</b>	<b>158,686.68</b>	<b>165,833.30</b>	<b>-7,146.62</b>	<b>4.31</b>	<b>199,000.00</b>
<b>REPAIR &amp; MAINTENANCE- GENER</b>									
6510-0000 Repair & Maintenance	599.74	1,583.33	-983.59	62.12	14,634.52	15,833.30	-1,198.78	7.57	19,000.00
6515-0000 Equipment Rep. & Maint	25.00	1,250.00	-1,225.00	98.00	8,186.22	12,500.00	-4,313.78	34.51	15,000.00
6520-0000 Supplies Equipment - Co	725.60	466.67	-258.93	-55.48	1,431.59	4,666.70	-3,235.11	69.32	5,600.00
6525-0000 Supplies Maintenance-C	36.14	375.00	-338.86	90.36	283.66	3,750.00	-3,466.34	92.44	4,500.00
6530-0000 Supplies Cleaning - Com	0.00	41.67	-41.67	100.0	62.99	416.70	-353.71	84.88	500.00
6535-0000 Enterphone and Security	60.94	791.67	-730.73	92.30	5,008.80	7,916.70	-2,907.90	36.73	9,500.00
6560-0000 Gate Repair & Maint. - C	645.75	250.00	-395.75	-158.3	1,648.50	2,500.00	-851.50	34.06	3,000.00
6565-0000 Pest Control - Common	3,777.88	750.00	-3,027.88	-403.7	13,418.92	7,500.00	-5,918.92	-78.92	9,000.00
<b>TOTAL REPAIR &amp; MAINT.</b>	<b>5,871.05</b>	<b>5,508.34</b>	<b>-362.71</b>	<b>-6.58</b>	<b>44,675.20</b>	<b>55,083.40</b>	<b>-10,408.20</b>	<b>18.90</b>	<b>66,100.00</b>

**Budget Comparison (Accrual)**  
**CHELSEA - Operations - 02 - (lms1416)**  
**December 2022**  
**AS OF THE 10TH MONTH ENDING DECEMBER 31, 2022**

Page 2  
01/19/2023  
02:36 PM

	MTD Actual	MTD Budget	\$ Var.	% Var.	YTD Actual	YTD Budget	\$ Var.	% Var.	Annual
<b>UTILITIES</b>									
6578-0000 Electricity	175.00	191.67	16.67	8.70	1,764.00	1,916.70	152.70	7.97	2,300.00
6577-0000 Electricity Ponds - Com	419.00	433.33	14.33	3.31	3,998.00	4,333.30	335.30	7.74	5,200.00
6580-0000 Electricity Stream - Com	655.00	733.33	78.33	10.68	6,730.00	7,333.30	603.30	8.23	8,800.00
6595-0000 Telephone Caretaker	95.20	150.00	54.80	36.53	1,298.52	1,500.00	201.48	13.43	1,800.00
<b>TOTAL UTILITIES</b>	<b>1,344.20</b>	<b>1,508.33</b>	<b>164.13</b>	<b>10.88</b>	<b>13,790.52</b>	<b>15,083.30</b>	<b>1,292.78</b>	<b>8.57</b>	<b>18,100.00</b>
<b>RV LOT EXPENSES</b>									
6640-0000 Repair & Maintenance -	0.00	125.00	125.00	100.0	597.11	1,250.00	652.89	52.23	1,500.00
6690-0000 Electricity - RV Lot	63.00	79.17	16.17	20.42	630.00	791.70	161.70	20.42	950.00
<b>TOTAL OPERATING EXPS-RV LOT</b>	<b>63.00</b>	<b>204.17</b>	<b>141.17</b>	<b>69.14</b>	<b>1,227.11</b>	<b>2,041.70</b>	<b>814.59</b>	<b>39.90</b>	<b>2,450.00</b>
<b>RECREATION CENTRE - COMMON</b>									
6710-0000 Bldg Repair & Maint-Rec	0.00	833.33	833.33	100.0	2,126.18	8,333.30	6,207.12	74.49	10,000.00
6712-0000 Equip. Rep. & Maint.-Clu	-4,605.59	1,750.00	6,355.59	363.1	23,972.69	17,500.00	-6,472.69	-36.99	21,000.00
6715-0000 Lock Up Costs - Rec. Ce	60.00	83.33	23.33	28.00	885.00	833.30	-51.70	-6.20	1,000.00
6725-0000 Exercise Equip R & M-R	883.92	416.67	-467.25	-112.1	7,773.01	4,166.70	-3,606.31	-86.55	5,000.00
6730-0000 Workshop R & M-Rec. C	186.49	83.33	-103.16	-123.8	537.06	833.30	296.24	35.55	1,000.00
6735-0000 Pool Repair & Maint.-Re	4,731.59	666.67	-4,064.92	-609.7	8,710.87	6,666.70	-2,044.17	-30.66	8,000.00
6740-0000 Pool Supplies & Chemic	439.95	375.00	-64.95	-17.32	5,281.18	3,750.00	-1,531.18	-40.83	4,500.00
6750-0000 Cleaning Supplies-Rec.	101.88	183.33	81.45	44.43	1,637.59	1,833.30	195.71	10.68	2,200.00
6755-0000 Window & Carpet Cleani	0.00	83.33	83.33	100.0	0.00	833.30	833.30	100.0	1,000.00
6764-0000 Electricity - Rec. Centre	1,679.00	1,904.17	225.17	11.83	17,420.00	19,041.70	1,621.70	8.52	22,850.00
6765-0000 Gas - Rec. Centre	1,521.36	1,600.00	78.64	4.92	16,161.97	16,000.00	-161.97	-1.01	19,200.00
<b>TOTAL OPER. EXPS-REC. CENTRE</b>	<b>4,998.60</b>	<b>7,979.16</b>	<b>2,980.56</b>	<b>37.35</b>	<b>84,505.55</b>	<b>79,791.60</b>	<b>-4,713.95</b>	<b>-5.91</b>	<b>95,750.00</b>
<b>SALARIES &amp; BENEFITS</b>									
6820-0000 Caretaker Salary and Be	4,583.34	5,000.00	416.66	8.33	64,044.54	50,000.00	-14,044.54	-28.09	60,000.00
6830-0000 Caretaker Assistant Wag	1,276.10	1,625.00	348.90	21.47	13,281.22	16,250.00	2,968.78	18.27	19,500.00
6885-0000 R. C. Janitor Wages and	1,680.00	1,833.33	153.33	8.36	16,800.00	18,333.30	1,533.30	8.36	22,000.00
6875-0000 Payroll Costs	808.48	935.00	126.52	13.53	10,401.91	9,350.00	-1,051.91	-11.25	11,220.00
6890-0000 Workers Compensation	0.00	125.00	125.00	100.0	683.04	1,250.00	566.96	45.36	1,500.00
<b>TOTAL SALARIES &amp; PAYROLL COS</b>	<b>8,347.92</b>	<b>9,518.33</b>	<b>1,170.41</b>	<b>12.30</b>	<b>105,210.71</b>	<b>95,183.30</b>	<b>-10,027.41</b>	<b>-10.53</b>	<b>114,220.00</b>
<b>OFFICE EXPENSES</b>									
6910-0000 Equipment Rep. & Maint	0.00	33.33	33.33	100.0	61.24	333.30	272.06	81.63	400.00
6915-0000 Supplies	0.00	75.00	75.00	100.0	475.10	750.00	274.90	36.65	900.00
6920-0000 Telephone & Cable - Offi	279.73	416.67	136.94	32.87	2,768.63	4,166.70	1,398.07	33.55	5,000.00
<b>TOTAL OFFICE EXPENSES</b>	<b>279.73</b>	<b>525.00</b>	<b>245.27</b>	<b>46.72</b>	<b>3,304.97</b>	<b>5,250.00</b>	<b>1,945.03</b>	<b>37.05</b>	<b>6,300.00</b>
<b>ADMINISTRATION</b>									
6970-0000 AGM Expenses - Admin.	0.00	416.67	416.67	100.0	1,390.66	4,166.70	2,776.04	66.62	5,000.00
6975-0000 Council Expenses - Adm	0.00	291.67	291.67	100.0	2,885.42	2,916.70	31.28	1.07	3,500.00
6980-0000 Legal Expenses	0.00	29.17	29.17	100.0	98.26	291.70	193.44	66.31	350.00
6984-0000 Postage and Printing	1,743.45	1,416.67	-326.78	-23.07	12,700.08	14,166.70	1,466.62	10.35	17,000.00
6985-0000 Insurance Appraisal	0.00	16.67	16.67	100.0	0.00	166.70	166.70	100.0	200.00
6990-0000 Insurance Premiums	54,596.00	54,596.00	0.00	0.00	545,960.00	545,960.00	0.00	0.00	655,152.00
6992-0000 Insurance Carrying Char	916.67	916.67	0.00	0.00	9,166.70	9,166.70	0.00	0.00	11,000.00
7000-0000 Management Fees	6,078.17	6,078.17	0.00	0.00	60,781.70	60,781.70	0.00	0.00	72,938.00
7010-0000 Property Taxes - Admin.	0.00	50.00	50.00	100.0	535.64	500.00	-35.64	-7.13	600.00
7020-0000 Security - Admin.	0.00	166.67	166.67	100.0	0.00	1,666.70	1,666.70	100.0	2,000.00
7023-0000 Emergency Preparednes	417.33	333.33	-84.00	-25.20	2,614.63	3,333.30	718.67	21.56	4,000.00
7025-0000 Bank Charges	10.00	12.50	2.50	20.00	100.00	125.00	25.00	20.00	150.00
7030-0000 Strata Web Site	0.00	33.33	33.33	100.0	52.32	333.30	280.98	84.30	400.00
7051-0000 Statutory Financial Revi	0.00	116.67	116.67	100.0	176.40	1,166.70	990.30	84.88	1,400.00
<b>TOTAL ADMINISTRATION EXPENSE</b>	<b>63,761.62</b>	<b>64,474.19</b>	<b>712.57</b>	<b>1.11</b>	<b>636,461.81</b>	<b>644,741.90</b>	<b>8,280.09</b>	<b>1.28</b>	<b>773,690.00</b>
<b>TOTAL COMMON EXPENSES</b>	<b>110,082.84</b>	<b>106,300.85</b>	<b>-3,781.99</b>	<b>-3.56</b>	<b>1,047,862.55</b>	<b>1,063,008.50</b>	<b>15,145.95</b>	<b>1.42</b>	<b>1,275,610.00</b>
<b>TOTAL EXPENSES</b>	<b>128,639.40</b>	<b>130,700.84</b>	<b>2,061.44</b>	<b>1.58</b>	<b>1,294,495.62</b>	<b>1,307,008.40</b>	<b>12,512.78</b>	<b>0.96</b>	<b>1,568,410.00</b>
<b>NET INCOME (LOSS)</b>	<b>2,230.85</b>	<b>-0.02</b>	<b>2,230.87</b>	<b>11,154</b>	<b>24,869.30</b>	<b>-0.20</b>	<b>24,869.50</b>	<b>12,43</b>	<b>0.00</b>
<b>REVENUE UTILITIES</b>									
Revenue - Apartment Utilities									
9260-0000 Utilities Income - Apts.	18,978.50	18,978.50	0.00	0.00	189,785.00	189,785.00	0.00	0.00	227,742.00
9262-0000 Utilities Interest Income	188.77	0.00	188.77	0	755.23	0.00	755.23	0	0.00

**Budget Comparison (Accrual)  
CHELSEA - Operations - 02 - (Ims1416)  
December 2022**

Page 3  
01/19/2023  
02:36 PM

**AS OF THE 10TH MONTH ENDING DECEMBER 31, 2022**

	<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	-20,552.52	-20,552.00	-0.52	0.00	-20,552.00
Total Apartment Utilities	19,167.27	18,978.50	188.77	0.99	169,987.71	169,233.00	754.71	0.45	207,190.00
<b>UTILITY EXPENSES</b>									
Hydro - Apartments									
9360-0000 Electricity Kens & Mayfai	2,533.00	2,625.00	92.00	3.50	25,330.00	26,250.00	920.00	3.50	31,500.00
9365-0000 Electricity Windsor	1,529.00	1,666.67	137.67	8.26	15,290.00	16,666.70	1,376.70	8.26	20,000.00
Total Electricity - Apart.	4,062.00	4,291.67	229.67	5.35	40,620.00	42,916.70	2,296.70	5.35	51,500.00
Gas - Apartments									
9410-0000 Gas - Mayfair	4,214.23	2,673.33	-1,540.90	-57.64	22,750.14	26,733.30	3,983.16	14.90	32,080.00
9420-0000 Gas - Kensington	7,877.60	5,217.50	-2,660.10	-50.98	41,183.97	52,175.00	10,991.03	21.07	62,610.00
9430-0000 Gas - Windsor	7,723.25	5,083.33	-2,639.92	-51.93	39,109.85	50,833.30	11,723.45	23.06	61,000.00
Total Gas - Apartment	19,815.08	12,974.16	-6,840.92	-52.73	103,043.96	129,741.60	26,697.64	20.58	155,690.00
TOTAL UTILITIES - APARTMENT	23,877.08	17,265.83	-6,611.25	-38.29	143,663.96	172,658.30	28,994.34	16.79	207,190.00
NET INCOME (LOSS) UTILITIES	-4,709.81	1,712.67	-6,422.48	-375.0	26,323.75	-3,425.30	29,749.05	868.5	0.00
<b>REVENUE - WATER INCOME</b>									
9650-0000 Water - Apartments	6,080.00	6,080.00	0.00	0.00	60,800.00	60,800.00	0.00	0.00	72,960.00
9700-0000 Water - Townhouses	8,892.00	8,892.00	0.00	0.00	88,920.00	88,920.00	0.00	0.00	106,704.00
9725-0000 Water - Interest Income	199.20	0.00	199.20	0	1,598.69	0.00	1,598.69	0	0.00
9745-0000 Prior Year Surplus (Defic	0.00	0.00	0.00	0	6,319.85	6,320.00	-0.15	0.00	6,320.00
TOTAL WATER INCOME	15,171.20	14,972.00	199.20	1.33	157,638.54	156,040.00	1,598.54	1.02	185,984.00
<b>WATER EXPENSE</b>									
9850-0000 Water Usage	15,498.67	15,498.67	0.00	0.00	139,947.70	154,986.70	15,039.00	9.70	185,984.00
TOTAL WATER	15,498.67	15,498.67	0.00	0.00	139,947.70	154,986.70	15,039.00	9.70	185,984.00
NET INCOME (LOSS) WATER	-327.47	-526.67	199.20	37.82	17,690.84	1,053.30	16,637.54	1,579.	0.00

**Balance Sheet (Accrual)**  
**CHELSEA - Contingency - 02 - (lms1416c)**  
**December 2022**  
**AS OF THE 10TH MONTH ENDING DECEMBER 31, 2022**

Page 1  
01/19/2023  
12:01 PM

Prepared For:  
Strata Plan LMS 1416 - CRF

Prepared By:  
Crossroads Management Ltd.  
#215 - 7455 132nd Street  
Surrey, BC V3W 1J8  
Phone: 778-578-4445,

<b>ASSETS</b>	
1025-0000 Bank - Westminster - Contingency	1,821,294.32
1038-1286 WSCU GIC - 1.33% - Mar.8/23	500,000.00
1038-1287 WSCU GIC - 1.33% - Mar.8/23	500,000.00
1106-0000 Insurance Claim Receivable	162,547.16
1109-0100 Due to CRF from Operating-Insurance	109,192.00
<b>TOTAL ASSETS</b>	<u>3,093,033.48</u>
<b>LIABILITIES</b>	
2010-0000 Accounts Payable	1,645.23
<b>TOTAL LIABILITIES</b>	<u>1,645.23</u>
<b>OWNERS' EQUITY</b>	
3500-0000 Net Income - Prior Years	2,666,944.14
3500-0500 Prior Year-Adjustment	9,196.94
3510-0000 Net Income - Current Year	415,247.17
<b>TOTAL OWNERS' EQUITY</b>	<u>3,091,388.25</u>
<b>TOTAL LIABILITIES AND EQUITY</b>	<u>3,093,033.48</u>

Date: JAN. 19, 2023  
Accountant: [Signature]  
Property Manager: [Signature]

**Budget Comparison (Accrual)**  
**CHELSEA - Contingency - 02 - (lms1416c)**  
**December 2022**  
**AS OF THE 10TH MONTH ENDING DECEMBER 31, 2022**

Page 1  
01/19/2023  
12:01 PM

Prepared For:  
Strata Plan LMS 1416 - CRF

Prepared By:  
Crossroads Management Ltd.  
#215 - 7455 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	16,829.42	16,829.42	0.00	0.00	168,294.20	168,294.20	0.00	0.00	201,953.00
4010-6000 Strata Fees - Townhome	36,614.17	36,614.17	0.00	0.00	366,141.70	366,141.70	0.00	0.00	439,370.00
<b>TOTAL</b>	<b>53,443.59</b>	<b>53,443.59</b>	<b>0.00</b>	<b>0.00</b>	<b>534,435.90</b>	<b>534,435.90</b>	<b>0.00</b>	<b>0.00</b>	<b>641,323.00</b>
4031-0000 Interest Income	20,751.66	0.00	20,751.66	0	51,826.80	0.00	51,826.80	0	0.00
4031-6000 Interest Income- Insur. L	916.67	0.00	916.67	0	9,166.70	0.00	9,166.70	0	0.00
<b>TOTAL</b>	<b>21,668.33</b>	<b>0.00</b>	<b>21,668.33</b>	<b>0</b>	<b>60,993.50</b>	<b>0.00</b>	<b>60,993.50</b>	<b>0</b>	<b>0.00</b>
<b>TOTAL INCOME</b>	<b>75,111.92</b>	<b>53,443.59</b>	<b>21,668.33</b>	<b>40.54</b>	<b>595,429.40</b>	<b>534,435.90</b>	<b>60,993.50</b>	<b>11.41</b>	<b>641,323.00</b>
6278-2022 Apt Boilers Replace/Rep	0.00	0.00	0.00	0	12,353.25	0.00	-12,353.25	0	0.00
<b>TOTAL EXPS. BEFORE UTILITIES</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>12,353.25</b>	<b>0.00</b>	<b>-12,353.25</b>	<b>0</b>	<b>0.00</b>
<b>TOWNHOUSE EXPENSES</b>									
6342-2022 2022 Townhouse Envelo	2,178.75	7,083.33	4,904.58	69.24	56,794.55	70,833.30	14,038.75	19.82	85,000.00
6344-2022 Garage Doors	0.00	3,333.33	3,333.33	100.0	6,053.25	33,333.30	27,280.05	81.84	40,000.00
6345-2022 Townhouse Flat Roof Re	0.00	16,666.67	16,666.67	100.0	-426.30	166,666.70	167,093.00	100.2	200,000.00
<b>TOTAL OPERATING EXPS. - T.H.</b>	<b>2,178.75</b>	<b>27,083.33</b>	<b>24,904.58</b>	<b>91.96</b>	<b>62,421.50</b>	<b>270,833.30</b>	<b>208,411.80</b>	<b>76.95</b>	<b>325,000.00</b>
<b>COMMON EXPENSES</b>									
<b>REPAIR &amp; MAINTENANCE- GENER</b>									
6512-2022 Security Enhancements	70.23	291.67	221.44	75.92	1,945.74	2,916.70	970.96	33.29	3,500.00
6565-2022 Pest Exclusion	0.00	0.00	0.00	0	8,394.75	0.00	-8,394.75	0	0.00
<b>TOTAL REPAIR &amp; MAINT.</b>	<b>70.23</b>	<b>291.67</b>	<b>221.44</b>	<b>75.92</b>	<b>10,340.49</b>	<b>2,916.70</b>	<b>-7,423.79</b>	<b>-254.5</b>	<b>3,500.00</b>
<b>RECREATION CENTRE - COMMON</b>									
6707-2022 Clubhouse Roof Replace	0.00	12,500.00	12,500.00	100.0	95,066.99	125,000.00	29,933.01	23.95	150,000.00
6711-2022 Clubhouse Cooling & He	0.00	2,500.00	2,500.00	100.0	0.00	25,000.00	25,000.00	100.0	30,000.00
<b>TOTAL OPER. EXPS-REC. CENTRE</b>	<b>0.00</b>	<b>15,000.00</b>	<b>15,000.00</b>	<b>100.0</b>	<b>95,066.99</b>	<b>150,000.00</b>	<b>54,933.01</b>	<b>36.62</b>	<b>180,000.00</b>
<b>TOTAL COMMON EXPENSES</b>	<b>70.23</b>	<b>15,291.67</b>	<b>15,221.44</b>	<b>99.54</b>	<b>105,407.48</b>	<b>152,916.70</b>	<b>47,509.22</b>	<b>31.07</b>	<b>183,500.00</b>
<b>TOTAL EXPENSES</b>	<b>2,248.98</b>	<b>42,375.00</b>	<b>40,126.02</b>	<b>94.69</b>	<b>180,182.23</b>	<b>423,750.00</b>	<b>243,567.77</b>	<b>57.48</b>	<b>508,500.00</b>
<b>NET INCOME (LOSS)</b>	<b>72,862.94</b>	<b>11,068.59</b>	<b>61,794.35</b>	<b>558.2</b>	<b>415,247.17</b>	<b>110,685.90</b>	<b>304,561.27</b>	<b>275.1</b>	<b>132,823.00</b>
<b>REVENUE UTILITIES</b>									
<b>UTILITY EXPENSES</b>									

Masks are Recommended  
 Events may be cancelled without notice due to COVID



# FEBRUARY Events Calendar



## EVENTS

Shrove Tuesday  
 Pancake Dinner  
**CASH BAR**  
 February 21  
 Bar opens 5:00  
 Dinner 6:00  
 Watch for Posters

Movie Night  
 Sunday  
 Postponed  
 Until further notice.



	Sun	Mon	Tue	Wed	Thu	Fri	Sat
29		30 Arts/Crafts 1-4 Canasta 6:45pm Ladies' Snooker 7 pm	31 Bridge 6:30 pm Poker Pool 7 pm Bible Study 7 pm	1 Coffee 9:30 Whist 7 pm Poker 6 pm	2 Euchre 7 pm Dance 3:00	3 Pub Night BYOB	4
5	6 Arts/Crafts 1-4 Canasta 6:45pm Ladies' Snooker 7 pm	7 Bridge 6:30 pm Poker Pool 7 pm Bible Study 7 pm	8 Coffee 9:30 Whist 7 pm Poker 6 pm	9 Euchre 7 pm Dance 3:00	10 Pub Night BYOB	11	
12	13 Arts/Crafts 1-4 Canasta 6:45pm Ladies' Snooker 7 pm	14 Bridge 6:30 pm Poker Pool 7 pm Bible Study 7 pm	15 Coffee 9:30 Whist 7 pm Poker 6 pm	16 Euchre 7 pm Dance 3:00	17 Pub Night BYOB	18	
19	20 Arts/Crafts 1-4 Canasta 6:45pm Ladies' Snooker 7 pm	21 Bridge 6:30 pm Poker Pool 7 pm Bible Study 7 pm	22 Coffee 9:30 Whist 7 pm Poker 6 pm	23 Euchre 7 pm Dance 3:00	24 Pub Night BYOB	25	
26	27 Arts/Crafts 1-4 Canasta 6:45pm Ladies' Snooker 7 pm	28 Bridge 6:30 pm Poker Pool 7 pm Bible Study 7 pm	29 Coffee 9:30 Whist 7 pm Poker 6 pm	30 Euchre 7 pm Dance 3:00	31 Pub Night BYOB		