

The Proline Pulse

COMMUNITY EDITION



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ANDY'S ADDRESS

by Andy Spurling, President of Proline Management

Thanks again for being part of our Proline community. The last year has seen huge changes for all of us and the changes keep coming, whether you are in a strata community, a tenant, or a landlord. The insurance world for strata corporations continues to change and evolve and our communities are facing continued upward pressure on expenses with fewer options and rising rates. A rent freeze for rental properties was continued through 2021, with increased restrictions on landlords looking to undertake major renovations in their properties. For an industry that was already complex, these added layers of complexity offer more to navigate and we continue to do our best to keep all of you and our team abreast of changes. Our Community Pulse is one of the tools we have available to keep our clients informed, so we hope you find it helpful.

As an organization, we have met these challenges by reimagining processes to allow us to serve you whether we are remote or working from one of our four offices. We continue to work at making our processes more effective with you, our customers, in mind. As the industry has gotten more complex and demanding, the challenge has been exacerbated for those entering the industry. The impact of change on all of us is significant. We have been working diligently for months with a dedicated strategic planning team and with leadership training to determine unique approaches to build and keep a strong team focused on providing our client communities the highest quality guidance, advice, and experience available in our industry. We are looking at a number of new initiatives to meet these challenges and look forward to sharing more with you as we move forward. Thanks for being on this journey with us!

RESOURCES FOR STRATAS

Vancouver Island Strata Owners Association (VISOA)

For 48 years this non-profit society has been providing support, expert information, education and advocacy for strata owners and councils.

President Wendy Wall says, “It’s been difficult for so many people, organizations and businesses since the state of emergency was declared a year ago but with adversity comes opportunity. COVID spurred stronger communication between VISOA and the government of BC. Since last March, VISOA and other stakeholders have been meeting on a regular basis with the Housing Policy Branch to work together on issues that have arisen because of the pandemic and the strata insurance crisis. Ms. Wall says, “I am pleased to report that our government is listening. These discussions aren’t just academic. We are sharing the real-life experiences of strata owners, councils and property managers and finding ways to help.” 2021 will be a busy year. VISOA will be at the table providing input to amendments to the Strata Property Regulation, made possible by the passing of Bill 14 last August.

“We’re passionate about helping our members. In addition to our advocacy work, we have a Strata Support Team which fields questions from our members day-in and day-out, and expert webinar presenters as well.”

Visit VISOA’s website at visoa.bc.ca to learn about membership, join their mailing list, FAQs and Bulletins. You can also follow them on YouTube, Facebook and Twitter.

Condominium Home Owners Association (CHOA)

Periodically CHOA brings together industry experts to discuss the many issues affecting BC’s strata community in their webinar series Tuesday Lunch & Learn Live with CHOA. Written and presented to assist strata councils, strata managers, owners, contractors, service providers, and industry partners, these webinars will be conducted using Zoom webinar and are free to attend.

Each webinar will be announced using their eUpdate subscription service and registration will open one week prior to the scheduled date of the webinar. You can subscribe to their free newsletter at www.choa.bc.ca/eupdate.

CHOA is also offering three additional seminars this Spring, whose topics include The Annual General Meeting, Managing the Financial Operations of Your Strata Corporation, and Collections. Visit their website at <https://www.choa.bc.ca/seminars/> for more information.

A RESOURCE FOR LANDLORDS

LandlordBC

When it comes to being a landlord there is a lot to know and it is important to learn and gain knowledge as a housing provider. LandlordBC is the industry association representing owners and managers of rental housing.

They provide landlords with fundamental knowledge that is vital to success and sustainability in an ever changing rental housing ecosystem.

LandlordBC accomplishes this through robust government advocacy, education, resources, and support. Understanding your rights and responsibilities as a landlord helps mitigate your risk and empowers you to establish professional and productive tenancies.

LandlordBC recently hosted a Virtual Education Day including sessions focusing on Residential Tenancy Act legislation, an update on the Residential Tenancy Branch’s new Compliance and Enforcement Units, and a keynote speech from Hon. David Eby, QC, Attorney General and Minister Responsible for Housing. This event is just one of the many ways that they work to support the broader rental housing sector. LandlordBC understands that when you are operating a rental property, you are operating a business and they want to ensure that you can do so in a professional and productive way. Visit www.landlordbc.ca to register.

STRATA COUNCIL SURVEY

Thank you to the council members who participated in our survey in January. We are grateful for the nearly 300 responses we received providing feedback on areas of growth for Proline going forward, including insight on what we are doing best and where improvement is needed.

The results of the survey told us that the top 3 important services that Proline provides for your community are professional guidance and advice, financial management, and customer service.

The services you think we do best are financial management, professional advice and guidance, and quality of work product. Areas where we can most improve are maintenance scheduling and support, customer service, and timeliness of deliverables.

The feedback informs our commitment to continually improve our performance and focus on key areas of so that we can provide you with the services that matter to you the most.

NEW HEAD OFFICE CONSTRUCTION

We are coming up on the 1-year anniversary of demolishing our former Westshore office! Fixtures were salvaged for reuse and the building came down in June 2020. Our Westshore operations were moved to a temporary office space on Bryn Maur Road while construction began, and continues, on our new building on Attree Road.

We anticipate that construction will be completed this July, following which we will shift our head office operations from Burnside to the new space. Our Burnside office will continue to operate with the same levels of service as before including key pick ups and boardroom spaces.

Our soon-to-be new office has some exciting features, such as a Client Resource Centre and a Community Event Space.

As we grow as a company in this ever-expanding industry, we are looking forward to more space to fit everyone. We also look forward to sharing a beautiful new space with you when the time comes.



Above: The old office coming down June 2020.



Right: The exterior of the new building February 2021.



Above: The back of the new office March 2021.



Right: Rendering of the front of the new office from Attree Road.

POSITIVITY IN A PANDEMIC

Here we are, one year into the pandemic and vaccines are being offered. This past year has been challenging for our clients and our people. At Proline we have team members that are very much client facing and have regular contact with the clients, we call them our frontstage folks. Of equal importance are the team members that work tirelessly behind the scenes, these are the folks in the Administrative and Accounting areas, we call them our backstage folks.

Ours is a business where we solve problems. Therefore, we tend to hear from clients when there are problems to solve and we hear much less from the “silent majority”, those people that are happy with how smoothly everything is going with our service levels and the things we do. We understand it is human nature, and the pandemic has made things harder, with people isolated from team members, clients, family and friends.

As a business we know that there are things that go on everyday to help clients and while sometimes the individual may hear about it, often the supervisors do not. We would love to be able to share with our staff some of the positive interactions that clients have had with them over this past year and perhaps share the comments with other clients as well. If you have had a positive experience with a team member, be they frontstage or backstage, we would really appreciate it if you could take a moment to reach out to us and let us know about that interaction.

As an incentive, for everyone that participates we will do a random draw and will award a \$100 gift card,

a \$75 gift card, and a \$50 gift card, to a local business, to both the person providing the positive story and to the team member. If you wish to participate, please send an email to positivity@prolinemanagement.com by April 30th to be included in the draw. Our whole team would appreciate your positive feedback. Thank you.

New Community Members

Welcome to **Harbour Landing** in Esquimalt, who joined us January 1st, **Canterbury Place** in Courtenay who joined us March 1st., and **Seahaven** in Sidney who joined us April 1st. We're glad you're part of the Proline community!

New Team Members

We're still growing! Welcome to **Chris, Adam, and Rachel** as Ops in Victoria., **Sarah W** as PM Trainee in Courtenay., and a welcome back to **Erin** in her Ops role in Nanaimo after an extended leave. Congratulations to **Sebastian** and **Jen** in Victoria and **Dariya** in Nanaimo for their recent transitions to Property Manager Trainees, having grown from the Ops role. We bid a happy retirement to **Ron** in Courtenay at the end of February and suspect that he is now “gone fishing”. **Gayle** (Rental PM) celebrated a milestone 5th anniversary with Proline in February.

The extended Proline family grew by 3 in March with new babies welcomed to the world by **Steve** (Rental PM Trainee), **Kathryn** (Director of Culture & Community), and **Paul** (Stata Department Manager). Congratulations to these new and growing families!

CHANGES IN RENTAL MANAGEMENT

By Gayle Roberts, Rental Property Manager

The past 365+ days have seen vast changes to rental management and residential tenancies. Through the pandemic our provincial and federal governments have developed temporary and permanent changes to the Residential Tenancy Act in an ongoing effort to support Canadians.

Since April of last year, the provincial government has enforced a freeze on rent increases. It began as a short-term freeze and has continually been extended. As of today, the freeze remains in force through to December 31, 2021. The rent increase freeze does not include commercial tenancies, non-profit housing tenancies (where rent is geared to income), co-operative housing, and some assisted living facilities.

On March 1, 2021, the provincial government proposed new legislation regarding rent increases and renovations. The legislation proposal will cap the annual allowable rent increase at the rate of inflation, (prior to 2017, the allowable increase was 4.7%, well above inflation). The proposed legislation also poses a potential hurdle for landlords wishing to complete renovations in a tenanted residential property. Significant effects would include a landlords' requirement to apply to the Residential Tenancy Branch before they can terminate a tenancy agreement for the purpose of renovations, and landlords would be prohibited from ending tenancies for renovations that are not deemed substantial, or that do not require the unit to be vacant.

The rental market hasn't slowed down, landlords are continuing to see new owners investing in rental properties and existing units turning over, however; finding suitable tenants is now more complicated due to safety protocols. Landlords are finding that some tenants are extremely uncomfortable with persons outside their bubble entering their homes. The RTB has indicated that a landlord may enter a rental unit, while wearing a mask and while providing the tenant proper notice for the purpose of showings to prospective tenants (restricted to a maximum of six people), but if the tenant is uncomfortable with this it can still prove challenging. Landlords are now experimenting with virtual tours, video conferencing, and online photos and floorplans as alternative methods for prospects to view a property. In addition, landlords are sending documents via email using electronic signatures, using online payment methods, and conducting more communication via email and phone rather than in person.

The rental industry has seen significant changes this past year, and encourages landlords to evolve and emerge with new processes to facilitate the changing times.

THE IMPORTANCE OF BUILDING UPDATES

By Dan Olive, SeaFirst Insurance

2021 is shaping up to be another challenging year regarding the placement of property insurance for Strata Corporations. Insurance companies continue to post poor results and all signs lead to this hard market cycle lasting through 2021 and likely into 2022. To ensure that Stratas receive the best premiums and coverages

available, the role of the insurance broker is increasingly important.

Part of the underwriting process for insuring buildings over 20 years old is to obtain updates for electrical, plumbing, heating, and roofing. In prior years, this was most often done at the point of remarketing an account from one insurance company to the next. The role of the broker would be to collect this information from their client and include this in their submission to the various markets. If the customer stayed with their insurer(s) for their renewal, these updates were rarely requested.

This trend has since changed with insurers requesting this information on most properties, regardless of the age of the buildings. They are reserving their capacity and best pricing for properties that show consistent maintenance, obtain depreciation reports every 3 years, and follow the recommendations within the reports. Those risks that do not meet the above criteria are seeing larger premiums/deductibles, added exclusions, and in some case, are unable to obtain insurance. In order to assess risks more thoroughly, building updates and current depreciation reports are being required and are thoroughly reviewed to determine both renewal and new business terms.

One area in particular that is on the radar is buildings with the presence of ANY polybutylene (Poly B) plumbing. Many insurers have walked away from these risks and for those still offering terms, they are



imposing water damage deductibles in excess of \$100,000 and increased rates. To assess their exposure from plumbing failures related to Poly B, insurance companies are requesting plumbing inspections

to determine the remaining life expectancy and whether or not the correct fittings are installed.

Another key area being scrutinized is the age of roofs, when they were last inspected/repared, and when are they slated for replacement. Vancouver Island has a lot of flat membrane roofs and properties that have been focused on extending their life vs. replacement are seeing a combination of roof exclusions, increased deductibles and rates.

Victoria has many older properties and one area of concern that comes up from time to time is buildings with aluminum wiring. There are some insurers that will accept these risks with proper pigtail of connections along with an electrical inspection to support this. However, if you have this wiring, anticipate higher rates and deductibles.

So how does a Strata obtain the best premium and coverage available for their next insurance renewal? By providing your insurance broker detailed building updates including recent repairs, details on upcoming major projects with estimated completion dates and depreciation reports that are current (within 3 years). For the depreciation report, provide your broker with comments on the status of the recommendations as this is used as a metric for determining how proactive a Strata is

towards their maintenance. Another risk management practice that is encouraged is creating a schedule of hot water tank expirations so that they are tracked and replaced by their expiry date.

If you fall into the categories of Poly B plumbing, aluminum wiring, or deferred maintenance such as roofs, it can take some time to get approval for replacing these systems in motion. The reality is that the issues around these systems is not going away anytime soon so you can either pay to replace these items sooner than later or continue to have increased deductibles and insurance premiums.

INSIDE PROLINE — THE HEART OF THE BUSINESS

Grannie

By Andy Spurling, President

For International Women's Day in March, I had the honour of celebrating one of the great women in my life, my Grannie. Outside of my parents, there was no other person that had more of an impact on my development as a human being. And I am so grateful for her presence in my life while she was with us.

As a young woman, she adventured out in the world with my grandfather and their three young children in tow. They loaded everyone into jeeps and boats and set off to the farthest reaches of Vancouver Island and BC that many locals have never seen and will never see. They were among the first 10 people to visit the Cape Scott lighthouse, after finding their way from Hansen Lagoon.

They explored Quatsino Sound from a whaling station in their 21' power boat and three young kids in tow.

By the time I came along and got to meet my Grannie, everything had changed. At 46, my Grandpa had a massive heart attack followed by a massive stroke. While everything changed for them, also nothing changed. At least as I understood it. My Grannie was a woman of grace, adventure, strength, love and charity. What better way to face a life challenge like this than head on. And that's exactly what she did. My Grannie was the cornerstone of her family, holding it all together. When my Grandpa had his stroke, my Dad was only 17. His youngest brother was only 9. And there was a sister in the middle.

Grannie helped Grandpa find his way back to walking, to speaking, to finding an artistic side and painting. To continue adventures in his new life. With her. Solo. Whatever the case might be. She continued her commitment to charity. Sponsoring children around the world. Driving cancer patients from all over the city to their treatments. And she continued to enjoy time in nature, albeit differently. She was fanatical about walking. With us to Esquimalt Lagoon to feed the ducks. Or to Witty's Lagoon to enjoy time on the beach. She organized a weekly walking group for women in her area to get friends and others in the community

out in to nature to find community and connection amongst themselves.

As a kid with working parents, especially with a Mom that did shift work and a Dad that was launching a business, we were lucky to spend a lot of time at Grannie's house. And it was an amazing and formative place to be. To have a disabled grandfather and watch him consistently overcome challenges was an amazing gift. To watch how my Grannie kept everything together in a peaceful and loving way was another.

As I have gotten older, I have always retained a Grannie filter. I look at the situations I am in and the decisions I have to make from her perspective. Or at least from my perspective of her. If I feel like my decisions, actions and approaches are in alignment with my Grannie's values, then I am generally at peace with myself. It is always sad when those we love leave us. It certainly was with my Grannie. Though she has never really left. Not at all. Always there, reminding me to find joy in the little things, to be more peaceful, more loving, more graceful, more giving. Thank you Grannie.



Andy and Grannie

Community Corner

Our Place

From its humble beginnings as a simple refuge, Our Place has grown from an inner-city community centre to employing 200+ staff who operate a continuum of needed services for Greater Victoria's most vulnerable, in 10 locations. The organization welcomes and uplifts the lives of people struggling with homelessness, mental health challenges, moderate to severe substance-use issues, the working poor, and impoverished elderly.

Our Place employees have never shied away from dealing with difficult, complex and unique challenges, but unlike any other time in its history, the arrival of COVID meant management had to make some extremely tough decisions.



From the very first day of COVID restrictions, Our Place never missed serving any of its daily meals. And once proper protocols were in place, it not only quickly reopened its showers, but expanded the number of hygiene hours to 7 days per week. Our Place stepped up in a bold way to manage 3 hotels and 3 shelters in conjunction with its transitional housing units.

Despite the challenges, Our Place also made sure to hire more trained paramedics to help with the dual health crises: Opioid overdose and COVID. Plus made sure that volunteer nurses were still on hand to provide much-needed foot care. More than 20,000 community donations ensured continued operations, even when other agencies closed down.

Like so many other charities, Our Place also needed to change how it fundraised during the pandemic. Fundraising events needed to become virtual with the hopes that the community would continue to support. With the recent "Coldest Night of the Year" walk, participants were asked to walk in their own neighborhoods; unlike in past years when 500-700 registrants would walk in large groups. Businesses like Proline, stepped up to not only sponsor the walk but to encourage members of the team to join in the virtual campaign. "It did not go unnoticed," says Steven Seltzer, Manager of Special Events and Corporate Philanthropy for Our Place. "It's that kind of leadership that helps the staff, volunteers and program recipients of Our Place to know that they are not forgotten and that we're all in this together."

The charity is working on a couple more major fundraising events this year including a celebration of local youth who have made a difference in the Greater Victoria Community, called "Portraits in Caring" and the return of its flagship fundraiser "Hungry Hearts", which, in the Fall of 2021, will be broadcast on CHEK Television.

For more information on Our Place Society, its vital programs and services as well as special events and ways to participate, go to www.ourplacesociety.com or email stevens@ourplacesociety.com.



Proline staff, family, and bubbles walked to fundraise for Coldest Night of the Year.

We raised \$1,358, surpassing our goal of \$1,000!

