



# BULLETIN

News and resources for BC strata owners, councils, and industry professionals



May 2026

Vancouver Island Strata Owners Association

# VISOA Bulletin

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The Bulletin is a digital magazine published by the Vancouver Island Strata Owners Association (VISOA) four times per year.

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VISOA is an independent, non-profit, member-funded society. Formed in 1973, it is the longest-running organization of its kind in Canada. VISOA provides education, support, and advocacy for British Columbia strata owners and strata corporations. As part of its mandate, VISOA meets with government and industry associations, and sits on advisory panels to advocate for BC strata owners and strata corporations.

Membership is open to any resident of BC, strata corporations (such as condominiums, townhouses, bare land, and commercial stratas) and businesses that provide goods and services to stratas. Visit our website or contact us for more information about membership.

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**On the cover:** This is the Selkirk Trestle in Victoria. The old wooden railway bridge is now part of the Galloping Goose Trail. The scenic view of the Gorge Waterway includes the iconic towers of the Treelane Estates strata. - Ellen K.

**Disclaimer:** The material in this publication is intended for informational purposes and cannot replace consultation with qualified professionals. Legal advice or other expert assistance should be sought as appropriate.

# Supporting Residents with Dementia

by Susan Ferster and Linda Neville

In strata living, we're often the first to notice when a neighbour needs help. Looking out for our friends and neighbours is one reason many people choose to live in a strata community.

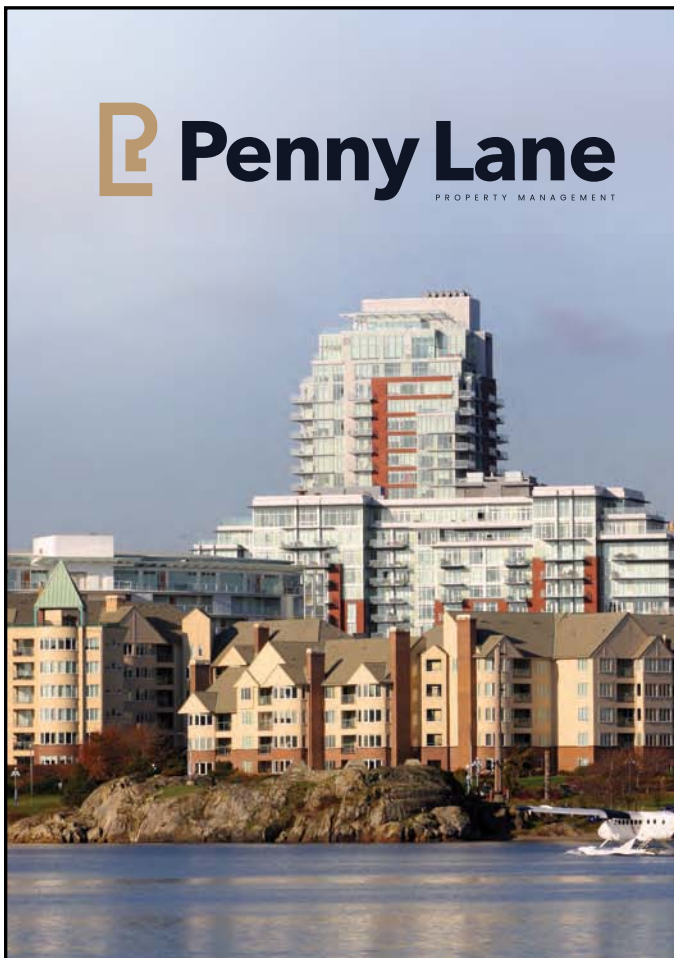
Clara was settling into her chair to enjoy a cup of tea when she glanced out the window and saw Bert strolling through the garden. Bert lived with his wife at the other end of their 20-unit condo complex. Clara hustled out to her deck and called out to Bert, "nice day". After a brief cordial chat, she said "Bert, I've just put the kettle on. Would you like to come in for tea?" Bert made his way toward her door. Clara quickly called Eleanor, Bert's wife and said "Bert is here and I'm just making tea. Would you like to join us"? Eleanor was very relieved and said she was on her way. Bert had Alzheimer's and Eleanor was his primary caregiver. Bert had recently taken to wandering, causing a great deal of stress for Eleanor and others in their community.

This type of situation is becoming more and more common. Moving into a strata often means becoming part of a ready-made community and we become familiar with our neighbours through daily walks, trips to the mailbox, and community town halls. It can be worrying to notice that a neighbour is acting differently, that their usual neat appearance has become less tidy, or that their mail isn't picked up as frequently. Should we say something? Do something? When does being concerned cross over to nosiness? How do you know if one of your neighbours is showing signs of cognitive decline?

## Symptoms of cognitive decline

Cognitive decline refers to the gradual loss of mental functions that go beyond normal age-related changes.


*continued on page 4*




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## Supporting Residents with Dementia

The symptoms of cognitive decline may include:

- **Memory loss:** not remembering names, places or words.
- **Difficulty performing familiar tasks:** not knowing how to summon the elevator or unlock the door.
- **Problems with language:** unable to recall words or tell you what they need.
- **Disorientation to time and place:** getting lost. Which one is my door?
- **Poor or decreased judgement:** leaving the stove on, forgetting to change clothes, or neglecting pets.
- **Problems with abstract thinking:** difficulty calculating money, forgetting to pay bills, or making a plan. How will I get there?
- **Changes in mood or behaviour:** may become more agitated or aggressive.
- **Misplacing things:** I've lost my keys, I've lost my shoes, I found my watch in the refrigerator.
- **Changes in personality:** saying or doing things they would not usually do in public.
- **Signs of depression:** sadness, loss of initiative, not wanting to participate, or forgetting to eat.

Social and conversational skills may seem normal, however they often deteriorate over time. Sometimes symptoms are worse at different times of day. Sundowning is a syndrome in which symptoms get worse in the evening. It is sad to watch the decline of a friend or neighbour and you may experience feelings of helplessness, responsibility, or guilt.

### Types of dementia

There are a number of different types of dementia:

- **Alzheimer's disease** is the most common form of dementia representing 60 to 70% of all cases.
- **Vascular dementia** is caused by small strokes that decrease blood flow to the brain and is the second most common form of dementia.
- **Parkinson's disease** is associated with the brain's loss of the chemical dopamine and is often associated with impairment of executive functioning (problem-solving, abstract thinking and spatial processing). *continued on page 5*

## Supporting Residents with Dementia

- **Lewy body disease** can include symptoms of both Alzheimer's (confusion, attention problems) and Parkinson's disease (motor problems as well as visual hallucinations).
- **Korsakoff syndrome** (or Korsakoff dementia) is a chronic neurological condition caused by a severe thiamine (vitamin B1) deficiency, usually linked to alcohol misuse. It can present with cognitive and physical symptoms.

### The Adult Guardianship Act: guiding principles

Before you act, it's helpful to understand the guiding principles under the *Adult Guardianship Act s. 2*:

(a) all adults are entitled to live in the manner they wish and to accept or refuse support, assistance or protection as long as they do not harm others and they are capable of making decisions about those matters

(b) all adults should receive the most effective, but the least restrictive and intrusive, form of support,

assistance or protection when they are unable to care for themselves or their financial affairs

(c) the court should not be asked to appoint, and should not appoint, guardians unless alternatives, such as the provision of support and assistance, have been tried or carefully considered.

### What a strata council can and cannot do

Owners often reach out to council with their concerns about a resident. This can be a breach of privacy. A medical condition is a private matter that should not be discussed among council members, at a council meeting, or in meeting minutes. If you have concerns about a resident, it's best to involve trusted family members or agencies with the knowledge and expertise to provide direct assistance or appropriate referrals.

There are some things that the strata corporation cannot do. For example, it can't enter a strata lot to unplug the stove or take out the garbage.

*continued on page 6*



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## Supporting Residents with Dementia

Strata bylaws only require a resident to allow the strata entry to their strata lot in certain situations. If the resident won't let a person authorized by the strata to enter, the strata can't force its way in. It would need a court order.

### What can you do?

You could suggest that the strata council canvas residents to organize a buddy system of people willing to assist each other in case of an emergency such as a power outage, flood, heatwave, fire alarm, or even to make a daily wellness check.

If you know how to contact a family member, you may want to let them know about your concerns. Being an observant friend and a good neighbour helps to keep our communities healthy, safe, and inclusive. If you find the person wandering or unable to get into the building or their suite, you may need to provide immediate assistance. It is generally advised that you offer minimal intervention, be kind, respectful, and try to preserve the dignity of those involved.

There are many excellent community organizations that can respond in different ways. They may assess the individual and involve agencies with the appropriate expertise, ranging from in-home support, to wellness checks, support with pet care, or in some cases, medical intervention. When contacting them, you may remain anonymous if you wish.

### Where to get help

See the organizations and community resources below. Also, see page 8 for a handout of contact information to help you connect vulnerable adults to needed programs and services or make a confidential referral.

[The BC Association of Community Response Networks \(BCCRN\)](#) includes over 90 Community Response Networks in 260 communities in BC. Its educational and outreach programs include "See Something, Say Something: Reducing Risk for Older Adults." We thank BCCRN for their help preparing the handout on page 8.

*continued on page 7*



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## Supporting Residents with Dementia

### Where to get help

[The Alzheimer Society of BC and Yukon](#) provides extensive information and resources (e.g. Minds in Motion) to people who suspect they have dementia and to those who are caring for those who are showing signs of dementia. They operate the First Link – dementia helpline which is for anyone affected by dementia, whether professionally or personally.

[The Public Guardian and Trustee](#) provides a range of services to people who need help managing their affairs, but don't have anyone to provide that help.

[Seniors Abuse and Information Line \(SAIL\)](#) is a confidential information line for older adults and those who care about them to speak to a professional intake worker about abuse, mistreatment, and issues that impact the health and well-being of older adults.

[Eldercare Foundation](#) provides assistance with broken hearing aids, empty PolyGrip tubes, lost glasses, and many other things that seem simple but may not be for people with dementia.


[Home Instead](#) is an organization that helps adults stay in their homes by providing home care services.

[Family Caregivers of BC \(FCBC\)](#) helps caregivers feel more confident and supported in their role by providing access to information, education, and compassionate supports tailored to caregivers' needs.

### For people with pets

Several organizations in BC provide resources for seniors with cats and dogs, focusing on keeping pets and owners together through food banks, financial aid for vet care, and specialized fostering.

[ElderDog Canada](#) recognizes how important a pet connection can be. It assists and supports older adults in the care of their canine companions.

[BC SPCA](#) has 34 pet food banks throughout BC to help those who need pet food to continue caring for their pets. 

Susan Ferster is a VISOA director, and a strata council member. Linda Neville is a VISOA director, and a Certified Professional Consultant on Aging (CPCA).

## Where to Find Help for Vulnerable Adults

Contact these organizations and community resources to help connect vulnerable adults to needed programs and services, or make a confidential referral.

### Emergencies

Dial 9-1-1 if someone is in immediate danger.

### Non-Emergency Situations

**The Seniors First BC** Seniors Abuse and Information Line (SAIL) is a safe, confidential place for older adults and those who care about them to talk to someone about situations where they feel they are being abused or mistreated, or to receive information about elder abuse prevention.

1-866-437-1940 or 604-437-1940 (Lower Mainland)

[seniorsfirstbc.ca/programs/sail](https://seniorsfirstbc.ca/programs/sail)

### Dementia Helpline

**The Alzheimer Society of BC and Yukon's** First Link dementia helpline is for people who suspect they have dementia, those who are caring for people showing signs of dementia, and anyone affected by dementia personally or professionally.

1-800-936-6033

[alzheimer.ca/bc](https://alzheimer.ca/bc)

### When a Vulnerable Adult Cannot Manage Their Finances

**The Public Guardian and Trustee** Assessment and Investigation Services Team can review concerns about vulnerable adults who are unable to manage their own financial, legal, or personal care matters, but don't have anyone to provide that help.

[www.trustee.bc.ca](https://www.trustee.bc.ca)

### Prevention of Adult Abuse and Neglect

**The BC Association of Community Response Networks** (BCCRN) provides information on resources in your local community, and how you can help prevent adult abuse and neglect.

[bccrns.ca](https://bccrns.ca)

### When a Vulnerable Adult Cannot Seek Help Themselves

Contact a designated agency below when an adult may be experiencing neglect, self-neglect, or abuse and they aren't able to seek help themselves due to physical handicap, illness, or other condition that affects their ability to make decisions.

#### Island Health

[adultguardianship@islandhealth.ca](mailto:adultguardianship@islandhealth.ca)

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Central Island 1-877-734-4101

North Island 1-866-928-4988

#### Vancouver Coastal Health

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#### Fraser Health

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#### Northern Health

[adultprotection@northernhealth.ca](mailto:adultprotection@northernhealth.ca)

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### For adults with developmental disabilities and eligible for CLBC services

Community Living BC

1-855-664-7972

[www.communitylivingbc.ca](https://www.communitylivingbc.ca)

# ■ Editor's Message

As we head into summer, we are seeing concerning headlines. BC's 2026 snow survey and water supply bulletin shows snowpack on Vancouver Island sitting at 44% of normal and 58% in the Okanagan. Early snowmelt due to warm weather in April and May has significantly increased the risk of drought and early-season wildfire activity. So far in 2026, there have been 211 wildfires in BC, 82% caused by humans. Check [current wildfire conditions](#).

Metro Vancouver has already imposed stage 2 water restrictions, banning all lawn watering. As of May 1, most areas of Vancouver Island have stage one water restrictions. Conserving water now may help reduce or delay the need for stage 2 or 3 restrictions later, and help maintain enough water volume and pressure for firefighting and other essential services. Find current [drought information](#).

Local governments are also working hard to inform the public of health risks and how to stay safe during periods of extreme heat.

See [Extreme Heat in Stratas](#) in VISOA's Resource Centre. Strata living is community living. We hope the information and resources help you and your neighbours stay healthy and safe this summer. Use the National Collaborating Centre for Environmental Health's (NCCEH) health-check tool to check in with susceptible people during a heat wave. It helps you recognize heat-related illness and know what to do in risky situations. We'll add BC's new Cooler Condos Guide when it's released.

As always, if you'd like to write or suggest an article, contact us at [editor@visoa.bc.ca](mailto:editor@visoa.bc.ca) for submission guidelines. Don't forget to enter the 2026 photo contest. See details on page 14. [V](#)

VISOA Bulletin and Suite of Services committees are Wendy Wall, Susan Ferster, Angus Mumby, André De Leebeeck, John Grubb, David Stinson, volunteer Janice Foley, and Advertising Coordinator Cindy Young.



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*"Strata Reserve Planning completed an excellent and thorough report. Jeremy and Keith nicely explained the rough draft of the report to the strata council and were happy to answer questions."*

Charles, Council Member

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# Do Strata Bylaws Apply to Visiting Pets?

by Gail Roberge

One of the most difficult parts of a council's role is enforcing bylaws, especially when the bylaw is about pets. It's even more challenging when council members and owners disagree on what the bylaw means.

For example, the section of [Standard Bylaw 3](#) about pets says:

An owner, tenant or occupant must not keep any pets on a strata lot other than one or more of the following:

- (a) a reasonable number of fish or other small aquarium animals
- (b) a reasonable number of small caged mammals
- (c) up to 2 caged birds
- (d) one dog or one cat

## What does the word "keep" mean?

Many stratas have a bylaw like Standard Bylaw 3. It seems straightforward until someone questions what the word "keep" means. Does that mean visiting pets are exempt? If you already have one dog, and a friend brings their dog for the afternoon, does that mean you are in breach of a bylaw? Are you "keeping" too many dogs in the strata lot?

The interpretation of the word "keep" in the context of Standard Bylaw 3 has been decided in Civil Resolution Tribunal (CRT) cases. CRT decisions don't set precedents like court cases do. However, I'm not aware of any court cases that examined the word "keep" so the best we have to rely on are CRT decisions. Based on these decisions, the bylaw applies to visiting pets.

*continued on page 12*



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## Do Strata Bylaws Apply to Visiting Pets?

### Keep vs. reside

In *Andrews v. The Owners, Strata Plan K-708*, 2022 BCCRT 1098, an owner had a dog as permitted by the bylaws but sometimes the owner would also take care of their daughter's dog for a few hours at a time while their grandchildren were visiting. The decision noted that the bylaw does not use the word "reside". The bylaw doesn't require the dog to live there. They said the word "keep" includes a visiting dog.

### Who owns the dog?

In *The Owners, Strata Plan BCS 3581 v. Henriques et al*, 2019 BCCRT 207, the bylaws allowed 2 dogs but the owner's daughter and her dog stayed intermittently. The third dog split its time between the owner's home and another home. The tribunal member found that the word "keep" is a broad term and that the pet bylaw prohibits keeping a third dog in the strata lot even if the third dog does not live in the strata lot full-time. It also found that it doesn't matter who owns each dog. They found the owner "kept" 3 dogs even

though she only owned 2 of them.

### Pet-sitting and day care

In *The Owners, Strata Plan VR812 v. Yu*, 2017 BCCRT 82, the owner was operating a pet-sitting business from her townhouse and alleged that she needed visiting dogs for her medical condition. She later characterized these as play dates. She was also operating an Airbnb and alleged it was unfair to prohibit guests from bringing their pets given that the bylaws did not address visiting pets.

The tribunal member found that the strata's bylaws exist because the strata lot owners as a whole decided that the number of animals in the strata complex should be limited. They found that the owner's advertised pet-sitting business offered pet boarding, drop-in visits, dog walking, and day care. They found the owner "kept" more than 2 dogs in violation of the bylaws. They said the word "keep" does not exclude visiting dogs, that the bylaw is not limited to those

*continued on page 13*



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## Do Strata Bylaws Apply to Visiting Pets?

pets owned by the strata lot owners, and that the strata's bylaw prohibits both a resident and a visitor from keeping pets other than those permitted.

### What is the intention of the bylaw?

When a bylaw is confusing or owners disagree on what it means, the first step is to figure out the intention of the community. What do owners actually want? Is the general consensus that owners want a bylaw that applies to resident and visiting pets?

If the community wants visiting pets to be exempt, how would you define what a visiting pet is? Can the pet visit for a few hours? Overnight? A month? Can owners have several pets visit every day like a doggie daycare?

If the bylaws only apply to resident pets, does that mean that no one has to scoop up after their visiting pets? Would bylaws about barking and being off-leash not apply to visiting pets? If the bylaws only allow residents to have pets up to 25 lbs, does that mean that visiting pets can be any size?

Bylaws usually exist to address a problem, or prevent a problem from occurring. Whatever the intention is, make sure the bylaw is written so it is generally interpreted that way. Words matter. Ask your strata's lawyer if they can draft the bylaw in a way that's easier for everyone to understand. **V**

Gail Roberge is a VISOA member who enjoys reading CRT decisions under the watchful eye of one cat!

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- ▶ What Stratas Need to Know About BC's New Fire Safety Act
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**Q: Are there protections in place for council members if we make a mistake? I sometimes feel completely out of my depth.**

**A:** It's natural to have concerns about making a mistake and being sued. The following information may reduce your worry.

Under the *Strata Property Act (SPA)*, the council as a whole is responsible, not an individual council member. However, council members shouldn't act unilaterally or make decisions on their own. Ensure that council is voting at council meetings to make decisions and recording the results of the votes in the minutes.

SPA s. 31 sets out a council member's standard of care. It says "In exercising the powers and performing the duties of the strata corporation, each council member must act honestly and in good faith with a view to the best interests of the strata corporation, and exercise

the care, diligence and skill of a reasonably prudent person in comparable circumstances."

The BC Supreme Court says the standard is not perfection. Council decisions must be assessed based on what council knew at the time and not with the benefit of hindsight. Strata councils are made up of lay volunteers who are not expected to have expertise in building repair and maintenance. The strata is entitled to rely on professional advice such as advice from engineers, contractors, and tradespersons, and to expect that professionals will perform their work to industry standards. If those professionals provide bad advice or perform poor work, the strata will not be negligent as long as it acted reasonably in hiring qualified professionals and instructing them. See *Dolnik v. The Owners, Strata Plan LMS 1350*, 2023 BCSC 113. At paragraph 69, the judge summarizes these and other legal principles established in court cases.

*continued on page 22*

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## You Asked

If the strata or council members are sued, the strata's insurance policy may have coverage for legal defence. Check the strata's insurance policy to see if it has coverage called "Directors' and Officers' Liability" or "Errors and Omissions" coverage. The coverage generally provides a lawyer to assist with the case and the defence, as long as the council/council member was acting in good faith. If you have any questions about that coverage, contact the strata's insurance broker.

No council or council member is perfect. We all make mistakes. Do your best, in good faith, and continue learning. You will become more knowledgeable and feel more confident over time.

**Q: Our strata has a bylaw setting the minimum age at 55. Can our strata bylaws ban rentals?**

**A:** In November 2022, parts of the *Strata Property Act* (SPA) about rental and age-restriction bylaws changed. There was a lot of confusion at the time.

Some stratas passed age-restriction bylaws under the mistaken belief it would allow them to have rental-restriction bylaws as well. While a strata is permitted to have certain age-restriction bylaws, it can no longer ban rentals (tenancies under the *Residential Tenancy Act*). Bylaws that ban or restrict short-term accommodations like Airbnb are permitted.

Any strata bylaw that bans or limits tenancies is not enforceable. Owners of residential strata lots can rent them to a tenant. They don't need the strata's permission. However, the owner still has responsibilities. SPA s. 146 says that within 2 weeks of renting all or part of a residential strata lot, the landlord must give the strata corporation a copy of the Form K signed by the tenant.

So, you can rent your strata lot to anyone who meets the criteria in the strata's age-restriction bylaws. The tenant must follow all bylaws and rules.



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## ■ You Asked

**Q: It's been 6 months and an owner hasn't paid their fines. Can the strata charge interest?**

**A:** The *Strata Property Act* (SPA) allows interest to be charged for late payment of strata fees and special levies, but not fines.

SPA s. 107 deals with payment of strata fees. It says, "(1) A bylaw that establishes a schedule for the payment of strata fees may set out a rate of interest, not to exceed the rate set out in the regulations, to be paid if an owner is late in paying the owner's strata fees under that schedule."

SPA s. 108 is about special levies. It says, "(4.1) A strata corporation may, by bylaw or by a resolution approving a special levy, establish a rate of interest, not to exceed the rate set out in the regulations, to be paid if an owner is late in paying the owner's strata lot's share of the special levy."

Strata Property Regulation 6.8 says the maximum rate of interest permitted is 10% per annum compounded annually.

The interest payable on late payment of strata fees or special levies is not a fine, and forms part of the strata fees for the purposes of section 116. That means the interest can be included in a lien on a strata lot. Fines cannot be included in a lien.

Even though the SPA doesn't allow the strata to charge interest on fines, the Civil Resolution Tribunal and the courts can under the *Court Order Interest Act* (COIA).

See [CRT decisions](#) where a tribunal member found the strata was entitled to prejudgment interest under the COIA on bylaw fines, from the date the fine was imposed to the date of the CRT decision. In those cases, the strata is usually also entitled to post-judgment interest under the COIA.



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## You Asked

### **Q: I fear no one at our AGM will volunteer for council. Can we give an incentive like reduced strata fees or a monthly payment?**

**A:** It is often difficult to find enough owners to volunteer for election to council. However, council members have to pay their strata fees just like everyone else. The strata corporation cannot reduce strata fees for any owner for any reason. The SPA doesn't permit it. Every strata lot must pay its proportionate share of common expenses (the full amount of their strata fees).

If your owners feel that payment would entice owners to serve as council members, the *Strata Property Act* (SPA) permits a strata corporation to pay council members for performance of their duties, but only if approved by the owners in advance.

SPA s. 34 "Approval of council member remuneration" says:

Any remuneration paid to a member of council for the member's exercise of council powers or performance of council duties must be approved in advance of payment

- (a) in the budget,
- (b) in the bylaws, or
- (c) by a resolution passed by  $\frac{3}{4}$  vote at an annual or special general meeting.

It's recommended that owners discuss how that would work. Payment might sound like a solution but it can be fraught with problems.

- Would all council members be paid? Would they all get the same amount?
- How will council members feel if their workload is disproportionate to the amount of pay they receive?
- Would there be required qualifications?
- Would there be performance measures? What happens if a person doesn't perform all the work expected or doesn't do the work to a satisfactory standard?
- What if someone resigns part way through the term?
- Under what situations could council withhold or terminate payment?
- Would all these details be set out in a bylaw?

It's a good idea to consult a tax professional with experience filing returns for BC strata corporations. They can explain that a strata may lose its non-taxable status if it pays some of its members.

It may also be helpful to have a frank discussion at the AGM if there aren't enough candidates. Explain that, if less than the minimum number of council members are elected, the strata corporation cannot function. Read [Strata Councils: Too Few to Function](#) by Oscar Miklos of Refresh Law.

If owners understand their property investment is at risk if the strata cannot legally function, it might persuade a few more people to volunteer.



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## You Asked

**Q: Our bylaws use the word indemnify in the sections about alterations, towing vehicles, and insurance. What does indemnify mean?**

**A:** A common phrase in bylaws is something like “An owner or tenant shall indemnify and save harmless the strata corporation from any cost or expense for repair, maintenance or replacement to the strata lot, common property or limited common property, including legal costs as between a solicitor and his own client.”

The Merriam Webster dictionary says indemnify means “to secure against hurt, loss, or damage. To make compensation for incurred hurt, loss, or damage.”

Said another way, indemnity is a promise to repay someone or make them whole following a loss. Party A agrees to reimburse Party B financially when Party B suffers a monetary loss.

In *McCurley v. The Owners, Strata Plan LMS 2518*, 2026 BCCRT 634, the CRT found the owner at fault for damaging an overhead gate.

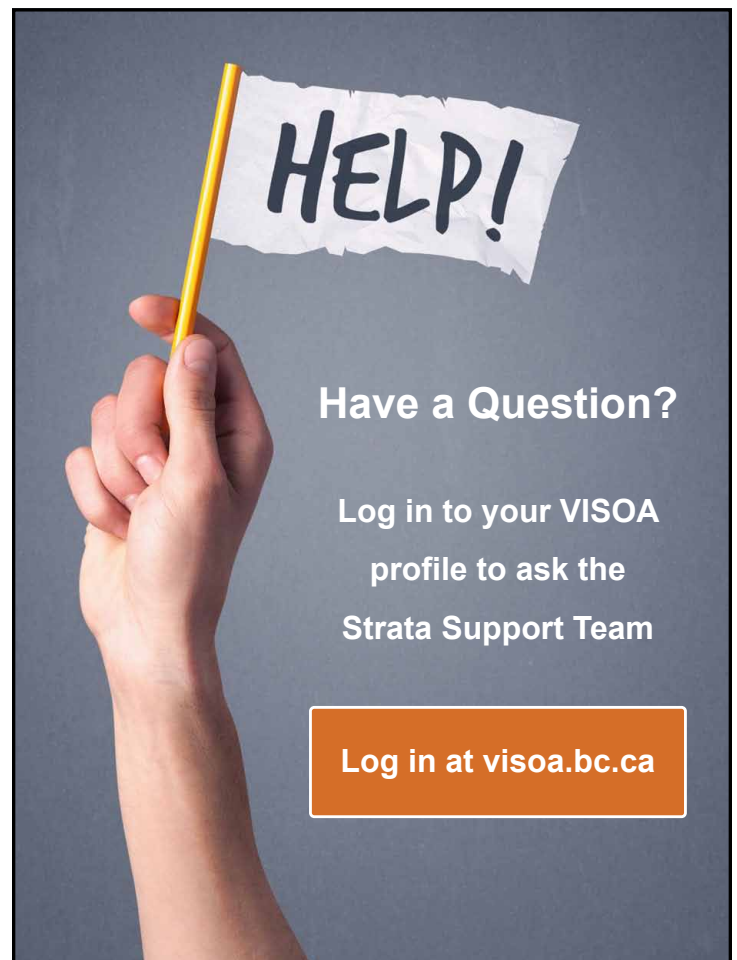
The strata bylaws said, “an owner who is responsible for any loss or damage to a strata lot or common property must indemnify the strata for costs or expenses the strata incurs, including investigation costs...an owner is strictly liable to the strata for any damage the owner causes to gates, among other things.” The tribunal member said “Indemnify means promising to pay for, compensate or reimburse.” He found Ms. McCurley was at fault for the gate damage and that the strata’s chargeback for the repairs was proper under the bylaws.

Be sure to check the exact wording of your bylaws. 

Are you a VISOA member? Log in to your profile to submit questions to the [Strata Support Team](#).



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# Do Stratas Need a Fire Safety Plan and Director?

by Kathleen Nicholas

The *B.C. Fire Code* requires all buildings that have a fire alarm system to have a fire safety plan. It is a document stored in a fireproof metal box, usually in the lobby near the front door. You've likely walked past it hundreds of times without thought. But it can save lives.

## What is a fire safety plan?

A fire safety plan is like a living instruction guide that should be updated regularly. It includes technical information about the building, emergency procedures, and the requirements of the *B.C. Fire Code* and standards. It's an essential document for emergency responders, your owners, as well as your "supervisory staff": your fire safety director and a deputy fire safety director. This article may help your strata decide whether to use volunteers or paid professionals in these roles.

## What must be in the plan?

Per the *B.C. Fire Code*, the fire safety plan, must include:

- Emergency procedures in case of fire
- Supervisory staff training and duties
- Training residents about their responsibilities for fire safety
- The buildings' fire emergency systems including diagrams
- Holding fire drills
- Measures for controlling fire hazards
- Inspection and maintenance of building facilities provided for the safety of residents
- A list of residents requiring assistance or protecting in place (residents who remain inside their suite rather than evacuating immediately)

*continued on page 27*



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## Do Stratas Need a Fire Safety Plan?



### How do we get a fire safety plan?

There is a [free template](#) created by the Fire Prevention Officers' Association of BC (FPOABC). However, I encourage you to engage a professional with the skill and background to create one for your strata. Most firms use the FPOABC template as the basis for their fire safety plans, with changes to meet the requirements of each municipality.

### Can we use the template to make our own fire safety plan?

Yes, however, there is a fair amount of technical detail about the life safety systems in your building that needs to be included in the plan. You also need detailed floor plans of the building that identify the location of all life safety equipment throughout the building. The plan requires an accurate outline of all the required testing, inspection, and maintenance needed for each type of equipment on site, including the alarm system, sprinkler system, emergency lighting, fire extinguishers, or any other equipment your building has.

### Who reviews the fire safety plan?

The plan is sent to your local fire department for review and sign off before it can be installed on site. The *B.C. Fire Code* requires that the plan be reviewed and updated each year. You or your professional must send an updated copy to the fire department each year for their records as well.

### What's a fire safety director?

A fire safety director (FSD) is the leader of the "supervisory staff" required under the *B.C. Fire Code*. They must be trained in the fire emergency procedures described in the fire safety plan before they are given any responsibility for fire safety. There must also be a deputy fire safety director.

*continued on page 28*

## What Stratas Need to Know About BC's New Fire Safety Act



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## Do Stratas Need a Fire Safety Plan?

### What are the FSD's responsibilities?

The list of a fire safety director's responsibilities is lengthy. Their responsibilities include:

- ▶ **Fire safety planning:** Maintain the fire safety plan and update it annually. Keep information up-to-date such as the list of residents protecting in place or requiring assistance.
- ▶ **Emergency preparedness:** Coordinate annual fire drills and emergency evacuation procedures. Take into account those with disabilities or other special needs.
- ▶ **Fire safety equipment and systems:** Work with the council or strata manager to schedule the service company for regular inspection, testing, and maintenance of fire safety equipment such as fire alarms, sprinklers, extinguishers, and emergency lighting. Review reports to ensure that the service company has done its job, the equipment is in good working order, and that all reports comply with the *B.C. Fire Code* and standards requirements. Keep accurate records of all inspections, tests, and maintenance activities for fire safety systems.
- ▶ **Fire prevention measures:** Inspect the building regularly to identify potential fire hazards. Work with the strata council to enforce fire safety practices among residents.
- ▶ **Training:** Ensure that the deputy fire safety director is trained in their duties. Train residents about their responsibilities for fire safety.
- ▶ **Liaison with the fire department:** Serve as the primary point of contact between the strata and the local fire department for inspections by the fire department, during fire drills, and for reviews of the fire safety plan. Ensure the strata has its reports and documents properly stored in the fire safety plan for fire department review.
- ▶ **Emergency response:** In the event of a fire or emergency, the fire safety director or deputy meets the emergency responders and assists as needed.

*continued on page 29*



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## Do Stratas Need a Fire Safety Plan?

### Is all of this mandatory?

Many strata managers and councils are under the mistaken impression that, since the fire department has never mentioned these requirements, the strata is not required to do them. False. Div. C, Section 2.2.1.1. of the *B.C. Fire Code* is clear about responsibility:

Unless otherwise specified, the owner or the owner's authorized agent shall be responsible for carrying out the provisions of this *Code*.

The strata corporation is "the owner" of the building and must comply with the *Fire Safety Act*, the *B.C. Fire Code*, and any other applicable fire safety regulations.

### Can a volunteer be the FSD?

Yes, however, I encourage stratas to consider the significant responsibilities of the fire safety director, and the strata's liability. If your strata is planning to have a volunteer as its FSD, I highly encourage you to contact your insurance broker. Send them a copy of your fire safety plan, including the full list of FSD

responsibilities, and work with your broker to ensure the strata has appropriate coverage in place.

### Can we hire a FSD?

Absolutely, and I encourage you to consider it. Finding volunteers can be challenging at the best of times. For something as serious as the safety of residents, I recommend engaging a professional. Look for a professional with the education, experience, insurance coverage, and independence to provide the oversight required.

▶ **Educated:** Not all service providers are working to the current standards, which includes mandatory paperwork. Your director should know the codes and standards, and be part of a continuing education program.

▶ **Experienced:** The professional should have the knowledge and ability to take on the full scope of responsibilities that come with the role. Look for a professional who has experience working with stratas and knowledge of relevant requirements under the *Strata Property Act* and regulations.

▶ **Insured:** Ask for a copy of their insurance summary for confirmation they are insured for FSD work.

▶ **Independent:** The professional needs to review your service company's reports and deficiencies list with a critical eye. As your independent safety consultant, their role is to ensure your service company is doing the required inspections and testing, using the mandated forms, and complying with all legislation, codes, and standards.

### Just do it!

Don't wait for your fire department to order your strata to create or update its fire safety plan, or assign a fire safety director and a deputy fire safety director. The fire safety plan and your directors are the foundation of life safety in your building. Lay that foundation well and maintain it regularly for everyone's sake. **V**



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Kathleen Nicholas is the owner of [Artemis Fire Consulting Inc.](http://Artemis Fire Consulting Inc.) which specializes in helping stratas with fire alarm upgrades, customized fire safety plans, and fire safety directorship services. Contact her at 250-661-9931 or [admin@artemisfire.ca](mailto:admin@artemisfire.ca)

# The Cost of Conflict in Stratas

by Ken Lam

When disagreements between strata owners and councils lead to legal action, things can get expensive. Very expensive. You already pay about \$4,000 - \$6,000 in strata fees per year. How would you feel if every strata lot had to pay an extra \$6,000 - \$9,000 per year just for additional insurance to cover potential legal claims against the strata corporation? According to Statistics Canada data from 2023, that's the cost of food for a year for an average household of 2.4 persons.

Surely all involved in legal claims would be motivated to find a way to work out disagreements before costs spiral out of control. In reality, it's never that easy.

## A cautionary tale

Sometimes it takes a real-life story to illustrate the negative impact that legal disputes can have on a strata community. This is one of those stories.

Since 2016, most strata claims are filed at the Civil Resolution Tribunal (CRT). CRT strata decisions are posted publicly just like court decisions. It's easy to search stratas and read decisions on the CRT and [CanLII.org](http://CanLII.org) websites.

As of May 2026, there are 7 published decisions for 8 claims involving an owner (Ms. Wu) and a 4-unit strata corporation (VR2197). The owner initiated all of these claims except one. The decisions mention other claims that are still in progress: 3 at the CRT and one before the BC Supreme Court (some claims are outside the CRT's jurisdiction and must be filed at the BC Supreme Court.) That's at least 12 legal claims since 2021. Is there any end in sight or is this strata now in an endless cycle of legal disputes? I can only imagine how upsetting and stressful the last 5 years have been for all owners, emotionally and financially.

*continued on page 31*



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## The Cost of Conflict in Stratas

### The costs

The numbers are scary. As of 2023, the legal costs paid out by the strata's insurer exceeded \$330,000 for just 5 of the claims including judicial review of one CRT decision. While it is fortunate that the insurer covered those costs, the strata took a financial hit. It had to pay for additional Directors' and Officers' (D&O) insurance 2 years in a row.

In 2022, the strata paid \$11,031 for its regular insurance premium and an additional \$25,000 for D&O coverage. The D&O deductible also increased from zero to \$50,000.

In 2023, the cost of the D&O insurance was \$36,994. The deductible amount also rose to \$100,000 and the policy expressly excluded coverage for any proceedings started by Ms. Wu or her son.

The strata didn't make any claims on the 2022 or 2023 policies, likely due to the high deductibles. In 2024, it was able to get D&O coverage in its regular policy. But how much did the strata have to pay in legal costs

during that time?

### The claims

So what are the claims about? Are the issues so serious that they warrant spending hundreds of thousands of dollars? Here are a few of the issues gleaned from the publicly posted decisions

- The owner wanted the strata to refund \$250 for a special levy to hire a mediator. The CRT dismissed the claim.
- The owner disputed \$480 spent from the operating fund for gardening services. The strata filed a counterclaim for \$600 claiming the owner destroyed some hedges. The CRT dismissed both claims.
- The strata sought an order for Ms. Wu and her son to vacate their strata lot to allow the strata to perform fire-stopping work. The CRT dismissed the claims as the strata had not proven the upgrades were necessary.

*continued on page 32*

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## The Cost of Conflict in Stratas

- The owner disagreed with the cost and design for a strata project to replace some exterior stairs. She sought an order that the strata replace the stairs with her preferred design. The claim backfired. The CRT found there was no evidence the stairs were dangerous or required immediate replacement.
- The CRT dismissed Ms. Wu's claim to order the strata to remove a designation of limited common property from another strata lot .
- The owner was successful in a claim about accounting practices and the return of \$786 from a special levy. She was unsuccessful in her dispute about 5 small levies totalling \$2,644. The strata erred by borrowing money from the contingency reserve fund, but likely found itself unable to pay bills due to Ms. Wu's refusal to pay her portion of 5 special levies.
- The CRT dismissed the owner's claim for the strata to reimburse her portion of the higher insurance premiums.

Could any of these claims have been avoided? Maybe. Maybe not. However, it provides learning ground for other stratas.

### Impact on insurance premiums

Availability and pricing of insurance coverage is generally based on risk. In 2022, another insurance broker said it would likely be unable to offer insurance based on the strata's loss history.

There are at least 3 legal claims still in progress. Is the strata having trouble getting insurance now?

### Marketability of strata lots

How many of these owners have had enough? How many want to sell and move on with their lives? Selling one of these strata lots in the last 5 years has likely been a challenge.

Prospective buyers usually request a Form B "Information Certificate." It contains important information about strata fees, the value of the contingency reserve fund, parking spaces, and more. Section (j) asks, "Is the strata corporation a party to any court proceeding, arbitration or tribunal proceeding, and/or are there any judgments or orders against the strata corporation?" If the answer is "Yes", details must be attached.

I can only assume that any interested buyers have walked (run) away or made low offers.

### Conclusion

It's expected that every strata might one day find itself involved in a legal claim. That's not necessarily a bad thing as decisions often result in correcting poor practices or bringing finality to disputes.

However, I sincerely hope that your strata never experiences protracted disputes that disrupt the quality of life for your community and cause unreasonable financial burden.

An ounce of prevention is worth a pound of cure. I encourage owners and council members to learn about the *Strata Property Act* and communicate effectively to avoid misunderstandings and conflict. ■

Ken Lam has served as president and secretary on his strata council over the years.



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# President's Message

## BC and Beyond

I'm pleased to welcome 4 new directors to VISOA's board: Ryan Grant, Linda Neville, Les Toth, and Eden Yelland. They bring a wealth of skills and experience and are quickly getting up-to-speed with VISOA's mandate and services. I'm also grateful to returning directors André De Leebeeck, Susan Ferster, George Fisk, John Grubb, Angus Mumby, and David Stinson. I thank you all for your confidence in choosing me as your president this year.

## VISOA's mandate

Our board of directors is guided by the society's [constitution and statement of purpose](#):

- To assist strata corporations and strata lot owners by providing education and training and, when requested, assistance to them in the discharge of their duties and obligations.

- To represent the interests and concerns of strata corporations and strata owners to the government and its agencies and to the public at large.

## Beyond our borders

Strata associations across the globe have similar mandates. In our discussions with the MCST Association of Singapore a few years ago, we quickly discovered that experiences and challenges are similar whether owners are members of a strata corporation in BC, a management corporation strata title (MCST) in Singapore, a body corporate in New South Wales, or a strata company in Western Australia.

Closer to home, I decided to dig in and learn more about Alberta's legislation. The [Alberta government's housing website](#) announced changes that came into effect in February, 2026. Amendments to Alberta's *Condominium Property Act* and *Condominium Property Regulation* include:

- A "technical analysis" is now required within 4 years for independent information about the state of a new building after completion. The intent is to provide information and general assurance to owners about their investment. This is in addition to a reserve fund study (depreciation report).
- Regulations establish how a chargeback can be levied against an owner.
- Developers are now required to pay condominium fees if they own substantially completed units in a condominium corporation.
- Board members now have additional protections related to the awarding of court costs in legal disputes.
- An insurance claim does not need to be filed in order for a board to recover an amount up to the insurance deductible from an owner.

## The Alberta CDRT

On April 1, 2026 Alberta launched a [Condominium Dispute Resolution Tribunal](#) (CDRT). It appears to be an online tribunal similar to BC's [Civil Resolution Tribunal](#) (CRT).

*continued on page 34*



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## President's Message - BC and Beyond

However, there are a few significant differences: the areas of jurisdiction are limited, fees are higher, and the system is funded by all condo owners in Alberta.

**Jurisdiction:** The CDRT can only address disputes about:

- Monetary sanctions and the process that took place to apply them,
- Access to documents, and
- Annual general meetings and special general meetings.

**Funding:** The CDRT is funded by a “tribunal service fee” and user fees. The tribunal service fee is \$9 per unit per year. Alberta condominium corporations must pay their fees by the end of the calendar year, starting in 2026.

Currently there is no annual fee to fund BC's CRT. Based on the CRT's 2025 annual report, an annual

fee of about \$3 per strata lot would cover the CRT's operating costs for strata disputes.

**User fees:** Users of Alberta's CDRT also pay fees to use the service. In addition to the \$150 application fee, there are fees of \$300 per day for mediation, and \$350 for a tribunal decision. In BC, the total of all fees for a CRT dispute that proceeds to a tribunal decision is \$225.

### Decision-making

An eyebrow-raiser for me are the differences in governance.

In Alberta, the elected board sets the operating budget, monthly fees, and contributions to the reserve fund. In BC, the owners must approve the annual budget, strata fees, and contribution to the contingency reserve fund (CRF) at an annual general meeting by majority vote.

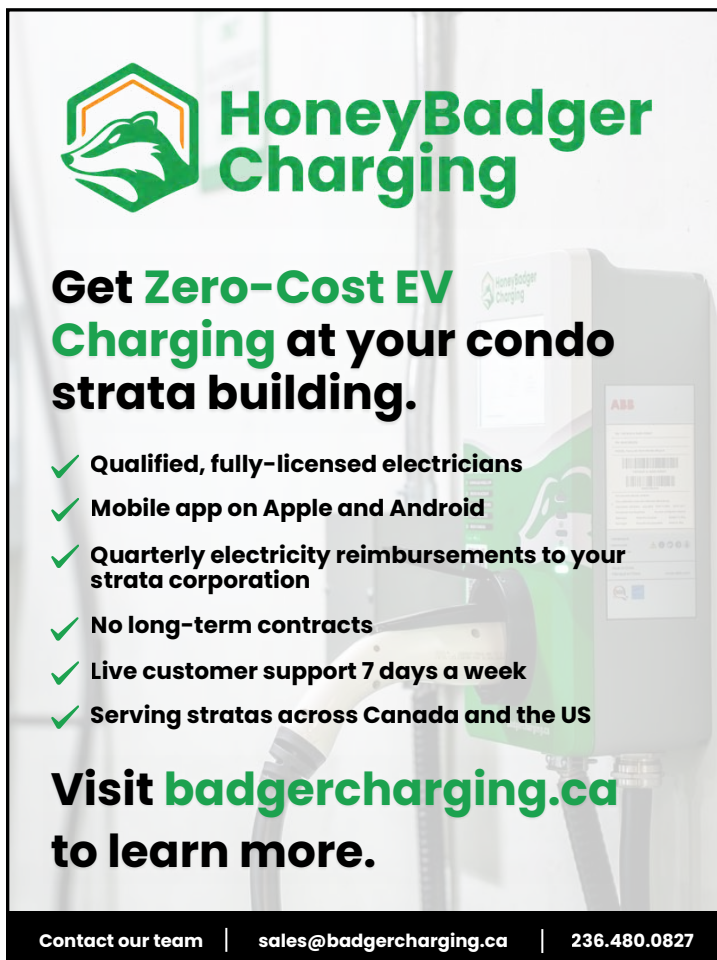
In Alberta, the board makes the decisions to spend money from the reserve fund and impose special levies. In BC, these decisions must be approved by the owners at a general meeting. An expenditure from the CRF requires a majority vote or  $\frac{3}{4}$  vote approval depending on the type of expenditure, and a special levy requires a  $\frac{3}{4}$  vote approval.

### Voting at general meetings

Both of my eyebrows jumped at the differences in voting at general meetings. In BC, unit entitlement of a strata lot is used for calculating strata fees and special levies. There is a separate schedule of voting rights. Generally, all residential strata lots in BC have one vote at a general meeting. Commercial strata lots may have fractional votes as they are often larger. For example, a retail store or a restaurant might have 1.8 or 3.7 votes).

In Alberta, voting at a general meeting is by “owner vote” or “unit factor vote” (unit entitlement of a strata lot). It's easy to see that it would be time-consuming and cumbersome to tally votes by unit entitlement. Changes to the Alberta *Condominium Property Act* came into force on February 15, 2026 to simplify the process.

*continued on page 35*



The advertisement features the HoneyBadger Charging logo at the top left, which consists of a green hexagon with a white outline and a stylized badger head in profile. To the right of the logo, the text "HoneyBadger Charging" is written in a bold, green, sans-serif font. Below the logo and text, there is a background image of a charging station. The main headline reads "Get Zero-Cost EV Charging at your condo strata building." in a bold, black, sans-serif font. Below the headline, there is a list of six bullet points, each preceded by a green checkmark. The bullet points are: "Qualified, fully-licensed electricians", "Mobile app on Apple and Android", "Quarterly electricity reimbursements to your strata corporation", "No long-term contracts", "Live customer support 7 days a week", and "Serving stratas across Canada and the US". At the bottom of the advertisement, there is a call to action: "Visit badgercharging.ca to learn more." in a bold, black, sans-serif font. At the very bottom, there is a black bar with white text that reads "Contact our team | sales@badgercharging.ca | 236.480.0827".

## President's Message - BC and Beyond

The Alberta government describes the changes as follows:

"Amendments establish a simple form of vote to reduce red tape at general condominium corporation meetings. An owner vote means one vote per owner, while a unit factor vote is based on the number of unit factors assigned to each unit. If a unit has multiple owners, each owner gets one vote, and if someone owns multiple units, they still only have one vote, which will simplify voting practices for condominium boards. A unit factor vote can be called for by any owner provided it is done before the owner vote result is announced. A board can also establish a different type of simple vote in bylaws."

Huh? So, under Albert's "owner vote" method, a condo that has 3 owners on title gets 3 votes but a person who owns 6 condos gets one vote. That might simplify the process to count votes at a general meeting but how is that fair?

### Where to learn more

Visit the [Alberta Condominium Information](#) web page to learn more about owning a condo and operating a condominium corporation in Alberta or visit the [Condo Owners Forum Society of Alberta](#) website. For information about owning a strata lot and managing a strata corporation in BC, see [VISOA's Resource Centre](#) or the [BC Strata Housing](#) website.

### Back to BC

Provincial governments generally pay attention to legislative amendments in other jurisdictions. It's a bit of a testing ground to see what works and what doesn't. Will any of Alberta's legislation catch the attention of BC's Ministry of Housing?

I highly doubt that core principles of the BC *Strata Property Act* will change, such as the schedule of voting rights or the spending powers of a council.

However, the concept of a technical analysis is worth watching. An independent review of the construction of new strata buildings could be an important step forward in consumer protection in BC.

Wendy Wall, VISOA President

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