



**CAPITAL REGION HOUSING CORPORATION**  
**BOARD OF DIRECTORS MEETING**

**AGENDA**

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9:30 a.m., Tuesday, May 26, 2015  
625 Fisgard Street, Victoria  
Room 488

1. Approval of Agenda
2. Approval of Minutes of April 28, 2015
3. CRHC Website presentation
4. Strategic Planning 2016-2019
5. Exterior Paint Contract
6. Flooring Contract
7. Smoke-Free Report
8. Social Financing
9. Property Management Report
10. Adjournment



**Minutes of a Meeting of the Capital Region Housing Corporation Board of Directors  
Held April 28, 2015 in Room 488, 625 Fisgard Street, Victoria, BC**

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**PRESENT:** **Directors:** D. Howe (Chair), J. Carline, C. Plant, J. Rogers (alternate D. Screech)  
**Staff:** K. Lorette, General Manager, Planning and Protective Services;  
C. Culham, Senior Manager; D. Metcalf, Manager of Operations;  
R. Loukes, Accountant; D. Milonas, Recorder

**ABSENT:** R. Cooper, S. Law, D. Screech and C. Stock  
**GUESTS:** Kristine Kusnyerik

The meeting was called to order at 9:03 a.m.

**1. APPROVAL OF AGENDA**

It was **MOVED** by Director Carline, **SECONDED** by Director Pant  
And, that the new agenda be approved.

Request for addition to the agenda by Director Howe

- 8. Social finance and financial ratios

Request for addition to the agenda by Director Plant

- 4.b. Question regarding handout attachment to 2014 Financial Statements

**CARRIED**

**2. APPROVAL OF THE MINUTES OF MARCH 24, 2015**

It was **MOVED** by Director CARLINE, **SECONDED** by Director PLANT

That the minutes of March 24, 2015 be approved.

**CARRIED**

**3. 2015 OPERATIONAL BUSINESS PLAN**

The purpose of this report is to provide information to the Board of Directors of the Capital Region Housing Corporation (CRHC) regarding the operational business plan for 2015 for our four year strategic plan.

CRHC staff has created an operational business plan to act as an organizational tool to keep us on track to meet our strategic objectives.

It was **MOVED** by Director HOWE, **SECONDED** by Director CARLINE

That the Capital Region Housing Corporation Board of Directors receives this report for information.

**CARRIED**

**4. A. QUARTERLY FINANCIAL UPDATE**

Christine Culham presented the Quarterly Report to the Board for review. Variances in budget items are mostly due to the cyclical nature of the work.

It was **MOVED** by Director HOWE, **SECONDED** by Director PLANT

That the Capital Region Housing Corporation Board of Directors receives the Quarterly Report for information.

**B. FINANCIAL STATEMENT HANDOUT**

Discussion was held regarding the financial statement handout.

**CARRIED**

**5. TURNOVER AND VACANCY QUARTERLY REPORT – FIRST QUARTER**

Christine Culham presented the Quarterly Report to the Board for review. The Board requested that as part of the next quarterly report, staff provide 5 year trends of CRHC vacancies.

It was **MOVED** by Director ROGERS, **SECONDED** by Director PLANT

That the Capital Region Housing Corporation Board of Directors receives this report on the turnover, vacancy and housed activity.

**CARRIED**

**6. THE HEATHERS BUILDING ENVELOPE PRIME CONSULTING SERVICES CONTRACT**

The Capital Region Housing Corporation Signing Authority requires that all contracts with a value over \$50,000 require the approval of the Board of Directors and must be signed by two members of the Executive Committee.

BCHMC has confirmed that they will provide a forgivable mortgage to the CRHC in the amount of \$2,000,000 through the Community Investment Program (CIP). The operating agreement for the forgivable mortgage is for 35 years.

CRHC staff is working with BCHMC staff who are acting as the Project Manager for the BER.

A Request for Proposals from engineering companies to act as the prime consultant on the Heathers BER project closed March 16, 2015. CRHC staff worked with BCHMC staff to make a decision on the final selection. The contract was publicly tendered through the BCHMC and BC Bid.

It was **MOVED** by Director Plant, **SECONDED** by Director Carline

That the Capital Region Housing Corporation Board of Directors authorizes any two members of the Executive Committee to sign the Master Purchase Agreement with Read Jones Christofferson for \$115,000.

**CARRIED**

D. Howe left at 11:00 am – and asked J. Carline to take over Chair of meeting  
Robyn and Kristine left at 11:04 am

**7. PROPERTY MANAGEMENT REPORT**

Don Metcalf reviewed Property Management Report.

It was **MOVED** by Director Carline, **SECONDED** by Director Plant

That the Capital Region Housing Corporation Board of Directors receives the Property Management Report for information.

**CARRIED**

**8. SOCIAL FIANANCE AND FINANCIAL RATIOS – deferred to May 26, 2015 meeting**

**9. ADJOURNMENT**

The meeting was adjourned at 11:14 am

\_\_\_\_\_  
D. Howe, Chair

\_\_\_\_\_  
Donna Milonas, Recorder



**REPORT TO CAPITAL REGION HOUSING CORPORATION BOARD OF DIRECTORS  
MEETING OF May 26, 2015**

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**SUBJECT BOARD STRATEGIC PLANNING 2016-2019**

**ISSUE**

The Capital Regional Housing Corporation (CRHC) Board of Directors developed a 2015 Strategic Plan with the intention of completing 2016-2019 strategic planning in 2015 following the Capital Regional District (CRD) 2015-2018 strategic planning process.

**BACKGROUND**

As the CRHC Board of Directors is responsible for the oversight of the operations of the CRHC and are most closely linked and have the greatest understanding of the internal and external factors that are impacting the CRHC, it is important for the CRHC Board of Directors guide the long term planning needed to achieve the goals as identified by the CRD Board of Directors. These goals would then be turned into a business plan that would guide the work of staff.

In 2015, the CRHC Board of Directors approved a 2015 Strategic plan with the intention of completing a four year strategic plan (2016-2019) to align with the CRD strategic plan (2015-2018).

**ALTERNATIVES**

1. That the Capital Region Housing Board of Directors direct staff to organize strategic planning session for the Capital Region Housing Board of Directors which will be held at the July 2015 Board meeting.
2. That the Capital Region Housing Board of Directors directs staff to organize a strategic planning session on an alternate schedule.

**CONCLUSION**

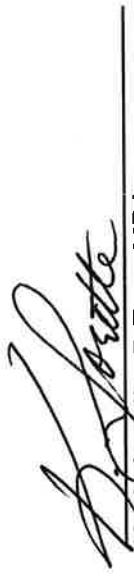
As the landscape of housing is changing it is important to refresh the mandate and vision of the organization to ensure it remains relevant. The business of the CRHC is guided by a Board of Directors that is accountable to the CRD Board of Directors. The CRHC is responsible to the CRD Board to ensure that it incorporates the principles of the CRD strategic plan into its business plan to ensure that the CRHC is successful in meeting these broader corporate goals. The strategic plan optimizes staff's ability to meet the goals as defined by the CRHC Board of Directors in alignment with the broader CRD strategic plan.

**RECOMMENDATION**

That the Capital Region Housing Board of Directors direct staff to organize strategic planning session for the Capital Region Housing Board of Directors which will be held at the July 2015 Board meeting.



Christine Culham  
Senior Manager  
Capital Region Housing Corporation



Kevin Lorette, P.Eng., MBA  
General Manager  
Planning & Protective Services



# CRHC

The Capital Region's Housing Corporation

## REPORT TO CAPITAL REGION HOUSING CORPORATION BOARD OF DIRECTORS MEETING OF MAY 26, 2015

### SUBJECT      EXTERIOR PAINTING CONTRACT 15/174

### ISSUE

The Capital Region Housing Corporation Signing Authority requires that all contracts with a value over \$50,000 require the approval of the Board of Directors and must be signed by two members of the Executive Committee.

### BACKGROUND

Contract 15/174 is for five sites – Cairns Park, Carillon Place, Grey Oak Square, The Terraces, Parry Place

Operating Agreement	Property Name	Description	Property completed	Last exterior paint
<b>Umbrella</b>	Cairns Park	6 Townhouse units	1996	2004
<b>Operating Agreement</b>	Carillon Place	15 Townhouse units	1998	2005
<b>properties</b>	Grey Oak Square	24 Townhouse units	1986	2003
	The Terraces	20 Townhouse units	1985	2005
<b>ILBC</b>	Parry Place	21 apartment units	2008	-

### FINANCIAL IMPLICATIONS

#### Bids

- The contract 15/174 was publicly tendered through the CRD website. Bid amounts are pre-tax.
- Three compliant bids were received
- The low bid was Empress Painting at \$259,110
- The other two bids were \$271,545 and \$387,197

#### 2015 Umbrella Operating Agreement (UOA) capital plan

- The total approved budget for exterior paint for the 2015 Umbrella Operating Agreement (UOA) properties (Cairns Park, Carillon Place, Grey Oak Square, The Terraces) is \$152,500
- The bid by Empress Painting for the four buildings under the UOA is \$190,160 which is above the 2015 allocation.
- Since January 2015, the CRHC has achieved \$37,000 in savings on building component capital project contracts. . (Grey Oak Square – fencing \$15,000, common area paint - \$10,000, Building Envelope Condition Assessments - \$12,000)

#### Parry Place (ILBC)

- The replacement reserve balance for Parry Place at December 31, 2014 is \$88,454. The annual contribution to replacement reserve for Parry Place for 2015 is \$16,600.
- The total estimated capital expenditures by staff for Parry Place for 2015 is \$74,800 including the exterior painting.

- The Parry Place capital plan that was approved by the Board of Directors for 2013-2017 does not identify these expenditures. Staff will be reporting to the Board in 2015 with an updated proposed capital plan.
- The bid for Parry Place exterior painting by Empress Painting is \$69,450.

	Capital Plan (\$)	Contract 15/174 low bid (\$)	Difference (\$)	Funding options (\$)
<b>UOA</b>	152,500	190,160	(37,660)	37,000*
<b>Parry Place</b>	0	69,450	(69,450)	105,054**

\*Due to the savings achieved through 2015 contracts that have already been let, staff recommends that these savings be applied to the overage. (Grey Oak Square – fencing \$15,000, common area paint - \$10,000, Building Envelope Condition Assessments - \$12,000)

\*\*2015 Parry Place replacement reserve balance

**CONCLUSION**

The four UOA sites are due for exterior paint based on condition and are beyond the average lifecycle replacement of 8 years.<sup>1</sup> Maintaining the exterior of the buildings both preserves the integrity of the building and enhances the appearance of the property. CRHC must move forward with the paint contracts now so that the work may be completed during good weather.

The low bid for the UOA exceed the approved 2015 UOA capital budget for exterior painting by \$37,660. The \$37,000 savings that have been achieved through in 2015 contracts that have already been let can be applied to mitigate the overage of the exterior paint contract.

In 2014, Parry Place was assessed by the Master Painter Decorator Association (MPDA) Inspector as needing to be painted due to the original product notwithstanding the weather conditions of James Bay. The MPDA Inspector advised that to maintain the exterior wood siding of the building that the exterior painting needed to be done as soon as possible. There was only a one year warranty on the siding.

The bid for Parry Place exterior painting by Empress Painting is \$69,450 which within the \$105,054 replacement reserve balance.

Empress Painting confirms they can proceed and anticipate completing the work within 160 days of award.

**RECOMMENDATION**

That the Capital Region Housing Corporation Board of Directors authorizes any two members of the Executive Committee to execute Contract #15/174 in the amount of \$259,110; and

That the Capital Region Housing Corporation approves the \$69,450 capital plan expenditure for exterior paint from the Parry Place replacement reserve.



Christine Culham  
 Senior Manager  
 Capital Region Housing Corporation



Kevin Lorette, P.Eng., MBA  
 General Manager  
 Planning and Protective Services

<sup>1</sup> [http://www.bchousing.org/resources/Partner\\_Resources/Form\\_Templates/HPK\\_Standardized\\_List\\_of\\_Replacement\\_Items.pdf](http://www.bchousing.org/resources/Partner_Resources/Form_Templates/HPK_Standardized_List_of_Replacement_Items.pdf)





**REPORT TO CAPITAL REGION HOUSING CORPORATION BOARD OF DIRECTORS  
MEETING OF MAY 26, 2015**

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**SUBJECT FLOORING 15/156**

**ISSUE**

The Capital Region Housing Corporation (CRHC) Signing Authority requires that all contracts with a value over \$50,000 require the approval of the Board of Directors and must be signed by two members of the Executive Committee.

**BACKGROUND**

As part of the 2014 CRHC procurement procedure review, it was determined that in order to be in the highest compliance with the Capital Regional District Procurement Policy, staff should tender the flooring routine replacement work and to achieve efficiencies the tender would be inclusive of both inventory and labour/installation. Prior practice was for CRHC to manage the flooring inventory and labour installation separately.

The Board of Directors approved a five-year capital plan (2015-2019) in January 2015. The amount approved for 2015-2019 can be found below in Table 1.

Table 1

	2015	2016	2017	2018	2019
Flooring - Carpet	210,000	250,000	245,890	250,150	94,770
Flooring - Vinyl	95,000	127,470	119,520	37,500	37,500

**FINANCIAL IMPLICATIONS**

The flooring contract was publicly tendered through the CRD website and Bid BC. Bid amounts are pre-tax. It is a two year contract with three, one year renewal options.

In the tender, staff indicated:

- the preferred products and welcomed alternates;
- indicated approximate annual volume of work; and
- provided a sample apartment unit to determine estimated unit pricing.

To further assess the tenders, staff considered two common installation scenarios. The most common jobs done are carpet and lino installations.

There were two bids received. A review of bids received is included in Appendix A: 15/156 Floor Covering Replacement in Rental Units Bid Comparison.

The bids outline the costs associated with the products, hourly labour and installation. The Umbrella Operating Agreement approved capital plan for 2015-2019 for flooring (carpet/vinyl) is above in Table 1. Staff has the authority to spend up to the amount as allocated in the approved 2015-2019 capital budget.

All of the component unit prices and hourly and installation labour rates are set for the duration of the two year contract (June 2015-June 2017). There is also the option of two, one year renewals (2017-2018 and 2018-2019).

**CONCLUSION**

In all instances Island Floor Coverings was lower than the second bidder Edgar & Minor. The contract is for a term of two years with an option to renew for two one year terms.

**RECOMMENDATION**

That the Capital Region Housing Corporation Board of Directors authorizes any two members of the Executive Committee to execute Contract #15/156.



Christine Culham  
Senior Manager  
Capital Region Housing Corporation



Kevin Lorette, P.Eng., MBA  
General Manager  
Planning and Protective Services

**Appendix A:**  
156/15 Floor Covering Replacement in Rental Units

Description Products:	Product Identifier or Service	Unit Measure	Island Floor	Edgar & Milner
FLOORING, CONGOLEUM VINYL SHEET	Armor core Pro UR - Up150	SQ. YD.	\$9.84	\$11.75
(T1H ) CARPET (with pad) - cost to include tack track, staples etc.	Kraus, 'Woodbine' type product	SQ. YD.	\$13.11	\$15.10
	Coronet, 'Charlot' type product	SQ. YD.	\$11.80	\$13.20
	Allemaire, Mohawk product	SQ. YD.	N/A	\$13.20
(SNR APT) CARPET (glue down) - cost to include adhesive	Coronet, Merit QS' type product	SQ. YD.	\$11.87	\$12.80
(MODIFIED) CARPET TILE - cost to include adhesive	Shaw Patcraft, Carpet Tile'	SQ. YD.	\$33.25	\$35.15
UNDERPAD (for T/H Carpet Option)	Allemaire: Vinyl product	SQ. YD.	N/A	\$26.95
	3/8" Thick, High Density, chip pad	SQ. YD.	\$2.93	\$3.40
UNDERPAD (used with MERT only, if not glued down)	1/2" thick, 7-8 lb. Density	SQ. YD.	\$2.75	\$3.30
Installation:				
<b>REMOVAL &amp; DISPOSAL OF EXISTING VINYL FLOORING ** (next page)</b>	(Sheet, VCT, Ceramic)	SQ. YD.	\$4.10	\$4.85
<b>REMOVAL &amp; DISPOSAL OF EXISTING CARPET</b>	A. Rolled or Carpet Tile without underpad	SQ. YD.	\$0.55	\$2.30
	B. Rolled or Carpet Tile including underpad	SQ. YD.	\$0.65	\$2.60
<b>INSTALLATION COST - SHEET FLOORING - includes minor prep over concrete subfloors, plywood underlayment &amp; embossing over existing vinyl.</b>	Any vinyl products	SQ. YD.	\$9.00	\$9.80 * if embossing req'd add \$5.50 = \$14.10
	(Stretch in method)	SQ. YD.	\$5.80	\$5.85
	(Stretch in method)	SQ. YD.	\$5.85	\$5.85
	No pad	SQ. YD.	\$5.85	\$5.85
	Includes Adhesive	SQ. YD.	\$5.35	\$5.00
<b>INSTALLATION COST - ROLLED CARPET ONLY</b>				
<b>INSTALLATION COST - ROLLED CARPET &amp; PAD</b>				
<b>INSTALLATION COST-ROLLED CARPET (GLUEDOWN)</b>				
<b>INSTALLATION COST- CARPET TILE (GLUEDOWN)</b>				
INSTALL-CARPET ON STAIRS Using Rolled product		Each	\$7.00	\$7.60
	A. Bullnose	Each	\$6.00	\$5.85
	B. Waterfall	LIN. FT	1.80 (min. \$25)	\$1.75
	A. flat metal	LIN. FT	\$1.80	\$1.75
	B. nap lock	LIN. FT	\$1.80	\$1.75
<b>TRANSITION STRIP including installation</b>				
RUBBER WALL BASE including installation As per manufacturer guidelines for the approved product	2.5" RUBBER WALL BASE - Johnsonite Dura-Cove - installed price - Colour to be selected by Owner	LIN. FT	\$1.45	\$1.30
	A. 4x8 FT, 1/4" Thick, G1S or better	SQ. FT.	\$45.47	\$2.00/eq.ft or \$64.00 sheet
	B. indicate if minimum change	SQ. FT.	Nil	125.00 + materials
<b>UNDERLAYMENT, PLYWOOD SHEET including installation</b>		Each	nc charge	no charge
<b>DOORS - REMOVAL &amp; REINSTALL</b>	Includes Bifolds and/or Mono type	Each		
<b>MOVE &amp; REPLACE APPLIANCE</b> includes basic reconnection only	(No plumbing/Gas Filling) Fridge, Stove, Washer & Dryer	Each	\$12.50	\$23.50
<b>HOURLY RATES FOR MOVING FURNITURE ITEMS, if required</b>	Insured: Y/N	Hour	\$45.00	\$29.50
Repair Rates:				
Minimum Charge		Min.	\$100.00	\$100.00
Qualified Floor Layer		Hour	\$45.00	\$25.00

**Tender Sample unit pricing:**

	IFC	E&M
#102-330 Michigan Street: remove existing and install		
A. vinyl & Kraus type carpet	\$2,015.90	\$2,286.08
B. Vinyl and Allemaire, Mohawk	N/A	\$2,054.83

Days to complete after Notice to Proceed

5 days

7-10 days

**Typical Flooring Invoice Comparison - Tender Submissions**

UNIT DETAILS:	TENDER SUBMISSION	
	IFC	E&M
<b>CARPET Replacement-119 sqd.</b>		
Remove carpet & pad	\$77.35	\$315.35
Materials: Pad 2/8"	\$348.67	\$404.60
Labour: Install carpet & pad	\$696.15	\$696.15
Materials: Carpet **	\$1,560.09	\$1,796.90
Stairs (13)	\$78.00	\$75.05
<b>Total Carpet Replacement:</b>	<b>\$2,760.26</b>	<b>\$3,289.95</b>
<b>VINYL Replacement-40 sqd.</b>		
Labour: Remove & Replace vinyl	\$524.00	\$750.00
Materials: Vinyl	\$393.90	\$470.00
Materials: Rubber base installed	\$58.00	\$52.00
Labour: move 2 appliances	\$25.00	\$47.00
<b>Total: Vinyl Replacement</b>	<b>\$1,000.60</b>	<b>\$1,319.00</b>
<b>Grand Total to redo Unit</b>	<b>\$5,780.66</b>	<b>\$4,608.95</b>

**Carpet Notes:**

\*\*Edgar & Milner & IFC using Kraus Woodbine

\*\* Frank using Custom Berber Inventory



**REPORT TO CAPITAL REGION HOUSING CORPORATION BOARD OF DIRECTORS  
MEETING OF MAY 26, 2015**

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**SUBJECT SMOKE-FREE CAPITAL REGION HOUSING CORPORATION**

**ISSUE**

At the October 28, 2014 Capital Region Housing Corporation Board meeting the Capital Region Housing Corporation (CRHC) Board of Directors approved the smoke-free transition strategy as presented by staff and directed staff to report back in 2015.

**BACKGROUND**

In 2007, four buildings were selected for the smoke-free pilot project. Existing tenants were grandparented in and were able to continue smoking. New tenants to those buildings have been required to sign the smoke-free clause agreeing to not smoke in their units or adjacent patios or balconies. The smoke-free clause applies to all combustible materials. The Clean Air Coalition and Island Health partnered to provide assistance with this project by making available tenant education on smoking cessation.

The Residential Tenancy Act does not contain any specific provisions relating to smoking or second-hand smoke. However, the Act does allow a landlord to include a no-smoking clause in all new tenancy agreements to ban smoking in units, balconies and the common area.

The strategy since the initial pilot project has been to have smoke-free clauses in the tenancy agreements of all new complexes and to work with existing tenant communities who show an interest in their complexes becoming smoke-free.

Since the Pilot Project in 2007, two new buildings – Parry Place (2008, 21 units) and Vergo (2012, 18 units) were added to the portfolio and are smoke-free. In January 2014, the senior's apartment tower at Leblond (28 units) became smoke-free in response to a petition by tenants.

The enforcement of the smoke-free clause is on a complaint basis, and residents (except those grandparented) can be subject to a notice to end their tenancy if they smoke or permit any member of their household or guests to smoke on site.

Grandparented tenants and tenants in buildings where smoking is allowed do not have unrestrained rights to smoke. According to Section 28 of the Act, tenants are entitled to quiet enjoyment, which includes the right to be free from unreasonable disturbances. If tenants complain of unreasonable disturbances due to second-hand smoke penetrating their units, a landlord has a responsibility to take steps to address the problem.<sup>1</sup>

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<sup>1</sup> <http://www.smokefreehousingbc.ca/landlords/bctobacco-laws.html>

The 39 remaining complexes (this includes the remaining 38 properties and the Leblond Place townhouses which will now be referred to as 39 properties) in the portfolio continue to permit smoking in units, adjacent patios and decks and outdoor common areas. No smoking is permitted in the indoor common areas.

As per the strategy presented to the Board in October 2014, CRHC staff surveyed the tenants in the remaining 39 properties/1024 units. The complete survey results can be found in Appendix A. Highlights of the survey can be found below in Table 1.

<b>Number of units surveyed</b>	<b>1024</b>
<b>Number of respondents</b>	<b>340 or 33.2%</b>
<b>Smoking Prevalence</b>	76.5% of the respondents are non-smokers
	17.9% are regular smokers and 5.6% are occasional smokers
	82.5% of respondents do not smoke or allow smoking in their homes
<b>Preference regarding conversion of properties to smoke-free</b>	76.6% said they were supportive or strongly supportive of their communities becoming smoke-free
	14.4% said they were opposed or strongly opposed to going smoke-free

**ALTERNATIVES**

1. That the Capital Region Housing Corporation Board of Directors approves that 21 of the 39 Capital Region Housing Corporation properties that currently allow smoking in Capital Region Housing Corporation units, adjacent balconies and patios and common area property become smoke free on January 1, 2016; and  
 That the Capital Region Housing Board of Directors directs staff to review the remaining 18 properties that currently allow smoking in 2017 and report back to the Board.
2. That the Capital Region Housing Corporation Board of Directors approves that the 39 properties that currently allow smoking, become smoke-free on January 1, 2016.

**IMPLICATIONS**

Aside from protecting tenants from the exposure to second hand smoke, smoke-free policies protect the property from damage and fire. According to Health Canada: Cigarettes are the number one known cause of fire-related fatalities, are the leading cause of residential fires in Canada and fires started by cigarettes tend to result in more deaths and more property damage than fires started by other sources.<sup>2</sup> Smoking causes damage to units and that results in increased cleaning and painting expenses at unit turnover.

A common concern of smoke-free policies in non-profit/social housing organizations is that they discriminate against those most vulnerable. People living in low-income, who require access to

<sup>2</sup><http://www.hc-sc.gc.ca/sr-sr/activ/protection/fire-feu-eng.php>

affordable housing are more likely to smoke: one third (30%) of Canadians living in households with an annual income of less than \$40k smoke compared to half as many (15%) of those in the upper income brackets (\$40k to 100k or more). Yet, research has shown that smoke-free policies can create a “new social norm” by creating a pro-cessation environment.

The opposite view is that it is discriminatory to not have smoke-free non-profit affordable housing: “Health inequity is the result of disadvantage of opportunities...Tobacco control... has the potential to remove barriers and equalize opportunities to enable marginalized people to enjoy better health, free of the consequences of tobacco addiction.”<sup>3</sup>

British Columbia has the lowest prevalence of the population 15 and older who smoke at 13%. This is the lowest rate of smoking in Canada.<sup>4</sup>

According to the current survey of the remaining smoking properties, only 17.9% of tenants are regular smokers, which is much less than the National average of 30% as mentioned above.

Although 76.6% of respondents said they were supportive or strongly supportive of their properties becoming smoke-free and 14.4% said they were opposed or strongly opposed to going smoke-free, there were disparities between communities whereby some communities were clearly in favour of a smoke-free policy and others were not. Staff identified 21 communities in support of living in a smoke-free environment (Appendix B and attached map of CRHC properties). These communities also had the lowest number of smokers and therefore may more easily transition to smoke-free. The remaining 18 properties had a higher prevalence of smokers, were less supportive of the smoke-free initiative and/or there was a low response rate.

### CONCLUSION

Since the pilot project was initiated in 2007, the CRHC has achieved seven smoke-free complexes, totalling 262 units and representing 20% of our current housing stock. The CRHC has met little resistance to the smoke-free status from existing and new tenants. Smoke-free policies protect the property from damage and fire which saves lives and resources. It is also generally recognized that no exposure to second hand smoke is safe.

The Residential Tenancy Act allows a landlord to include a no-smoking clause in all new tenancy agreements to ban smoking in units, balconies and the common area. The Landlord must grandparent in existing tenants. People who smoke would still be able to choose to live in the smoke-free communities; they would be expected to not smoke in their units.

By phasing in the smoke-free policy to a further 21 communities (bringing the percentage of smoke-free units from 20 to just under 70%), CRHC would still be maintaining 18 communities that allow smoking in 4 municipalities representing just over 30% of the CRHC portfolio. Staff would review the remaining 30% of the portfolio in 2017 to determine whether or not they should continue to allow smoking and report back to the Board of Directors.

<sup>3</sup> No. 2, Feb 2003. Catalogue 82-003 [http://www.nsr-aadnf.ca/cms/file/files/Social\\_Justice\\_final.pdf](http://www.nsr-aadnf.ca/cms/file/files/Social_Justice_final.pdf)

<sup>4</sup> [http://www.hc-sc.gc.ca/hc-ps/tobac-tabac/research-recherche/stat/\\_cturns-esutic\\_prevalence-prevalence-eng.php#annual\\_12](http://www.hc-sc.gc.ca/hc-ps/tobac-tabac/research-recherche/stat/_cturns-esutic_prevalence-prevalence-eng.php#annual_12)

**RECOMMENDATIONS**

That the Capital Region Housing Corporation Board of Directors approves that 21 of the 39 Capital Region Housing Corporation properties that currently allow smoking in Capital Region

Housing Corporation units, adjacent balconies and patios and common area property become smoke free on January 1, 2016; and

That the Capital Region Housing Board of Directors directs staff to review the remaining 18 properties that currently allow smoking in 2017 and report back to the Board.



Christine Culham  
Senior Manager  
Capital Region Housing Corporation



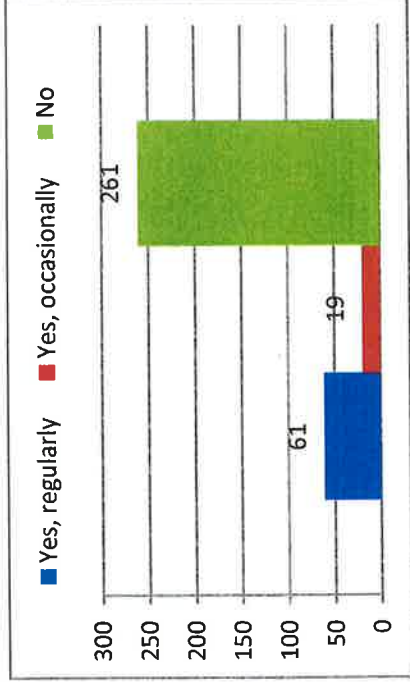
Kevin Lojette, P.Eng., MBA  
General Manager  
Planning & Protective Services  
Concurrence

## Appendix A: Smoke-Free Survey Results

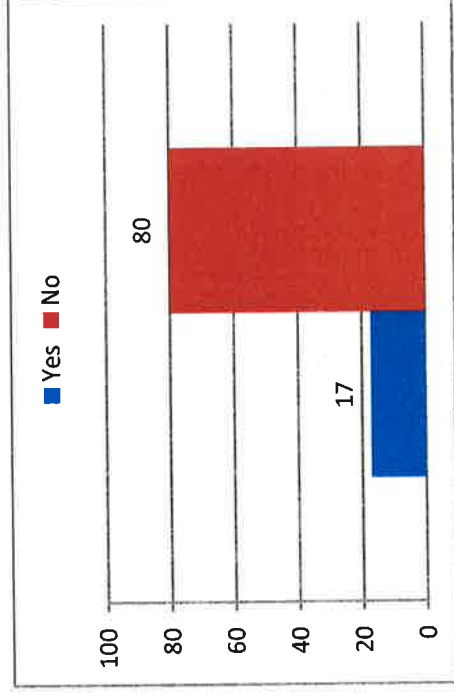
Number of units surveyed: 956

Number of respondents: 310 or 30.5%

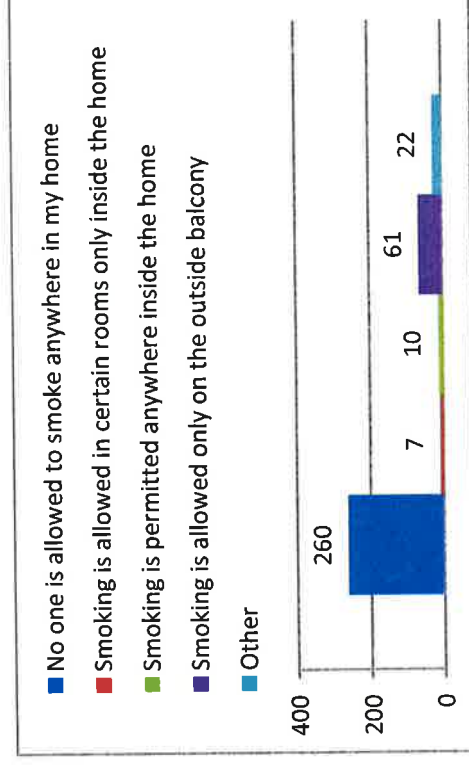
1. Do you or anyone else in your household smoke cigarettes, cigars or a pipe?



a) If yes, Do you or anyone in your household members smoke indoors?



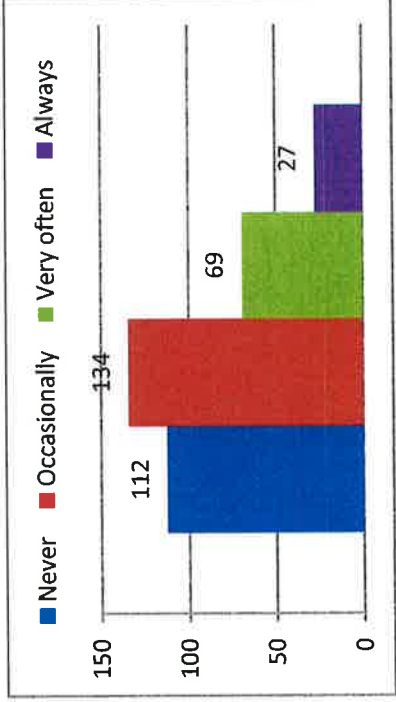
2. Which of the following statements best describes the rules about smoking in your home?



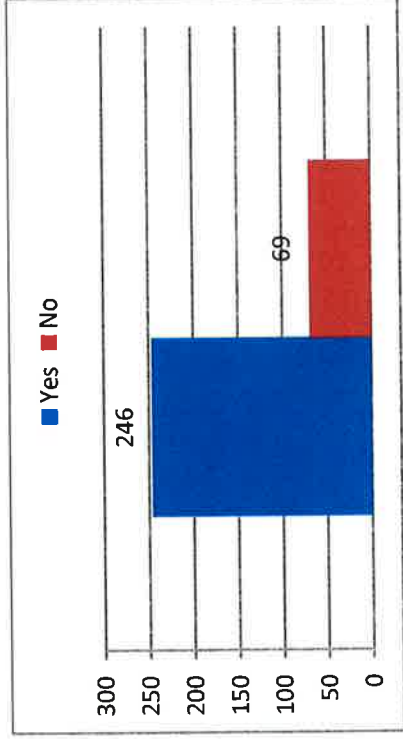


**Appendix A: Smoke-Free Survey Results**

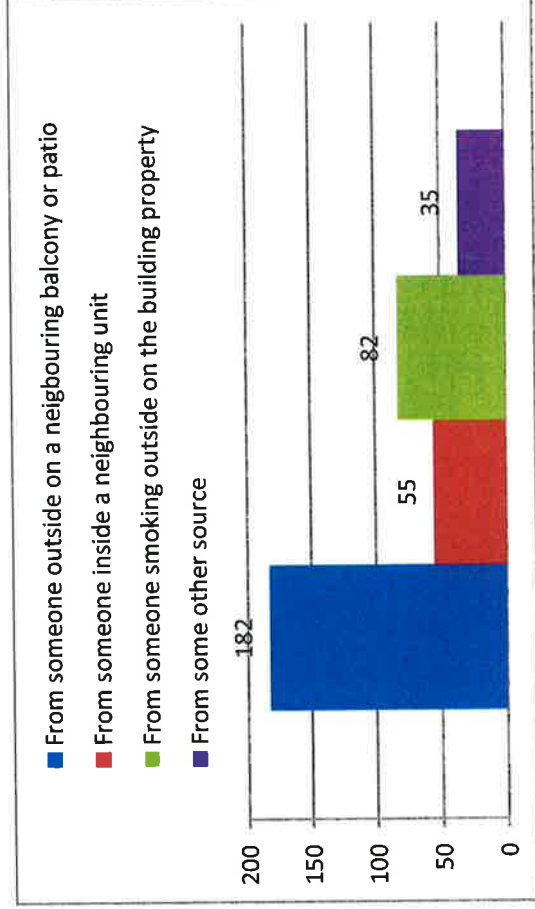
**a) How often have you smelled tobacco smoke in your home that comes from another apartment or from outside?**



**b) If you smell smoke in your home, does it bother you?**

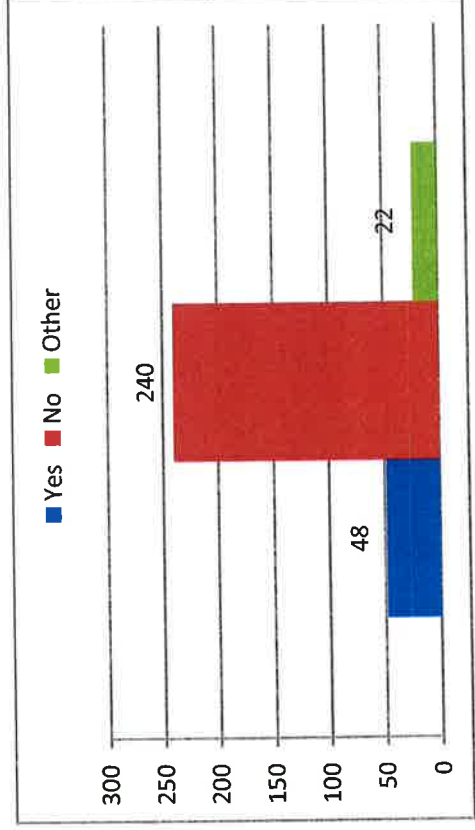


**c) If you smell smoke, where does it come from?**

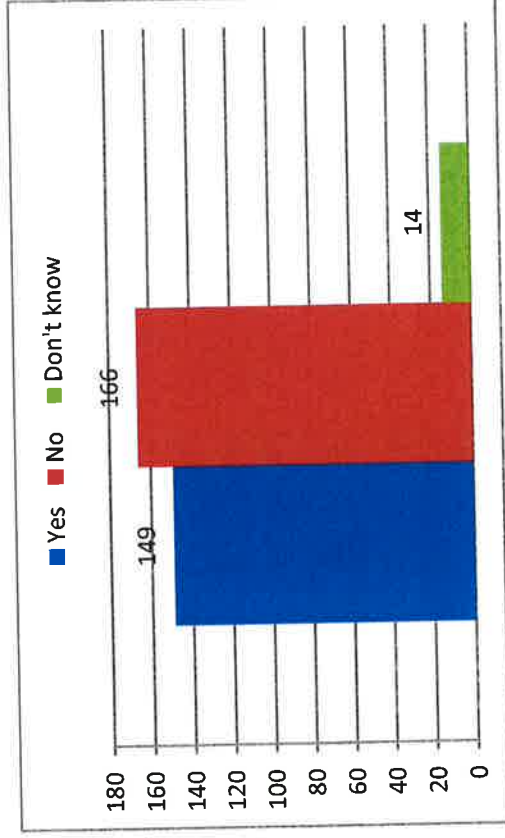


**Appendix A: Smoke-Free Survey Results**

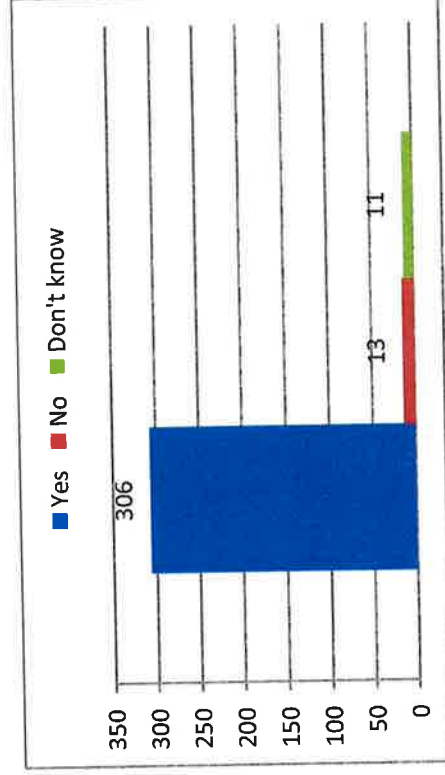
**d) If you smell smoke, have you complained to your landlord?**



**3. Do you or someone who lives with you suffer from chronic illnesses such as asthma, chronic bronchitis, heart disease, diabetes, arthritis, cancer?**

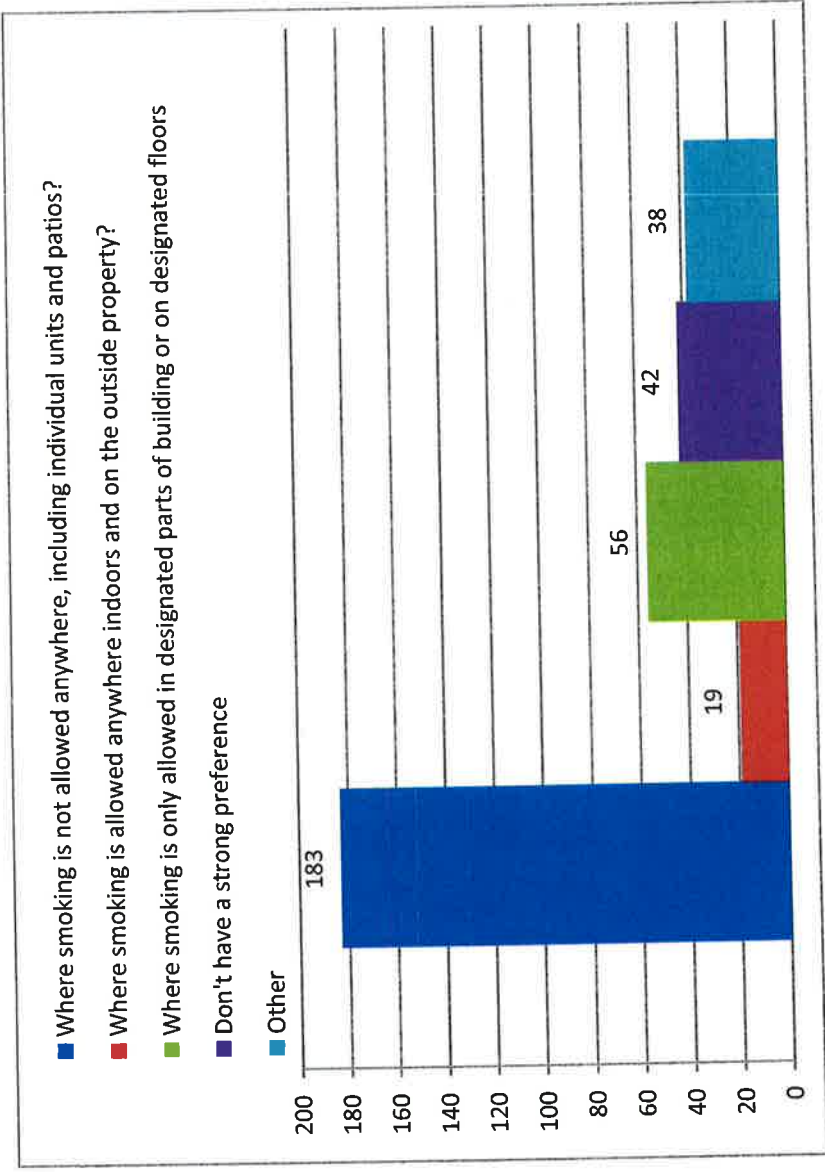


**4. Do you think second hand smoke is harmful to people's health?**

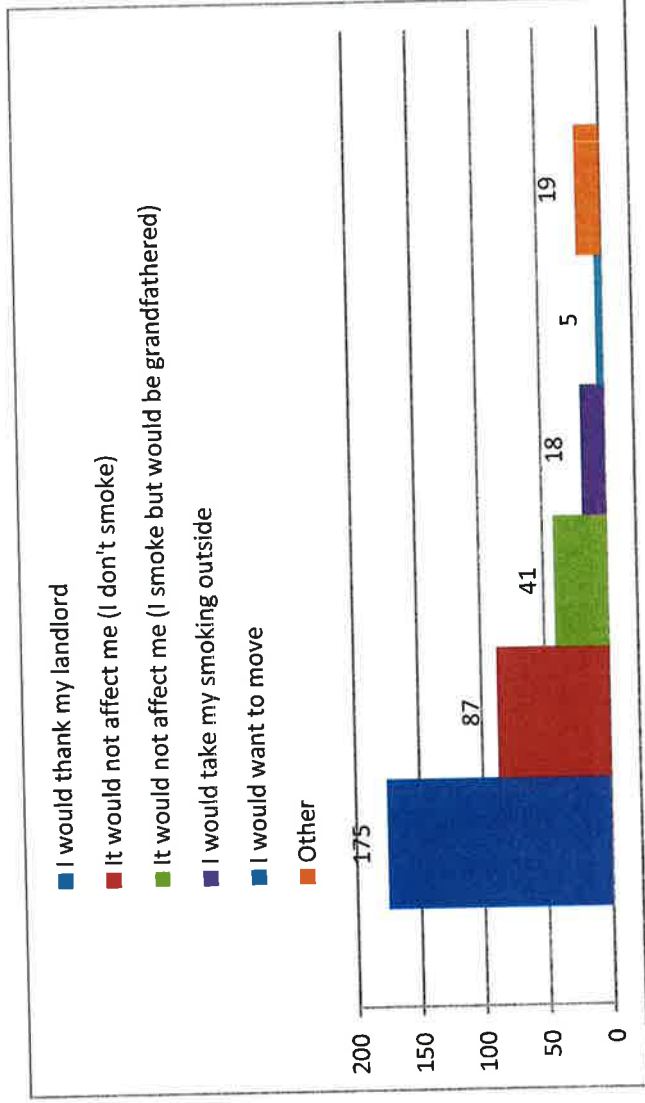


## Appendix A: Smoke-Free Survey Results

### 5. Would you prefer to live in a building (please select your top choice):

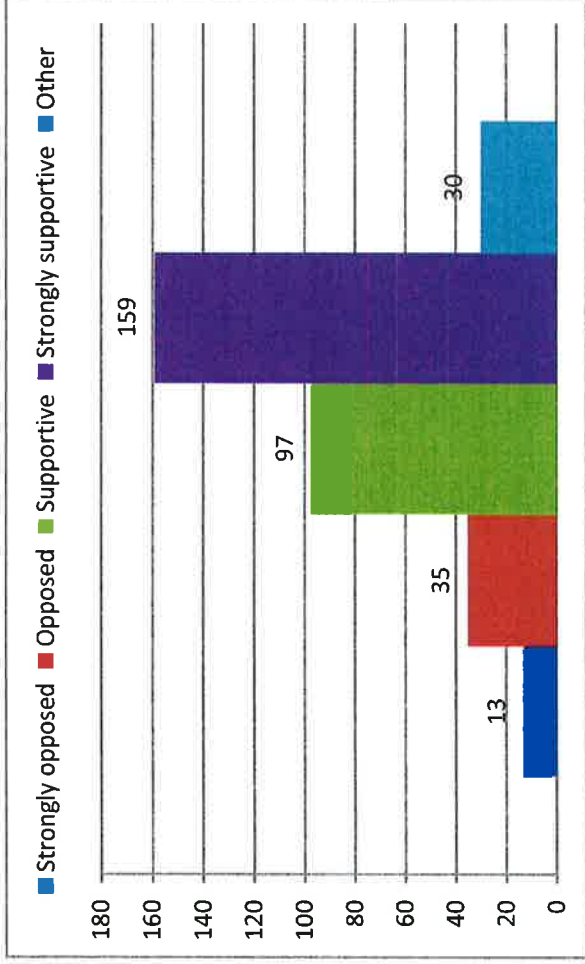


### 6. If your building became smoke free (including the units), what would you do?

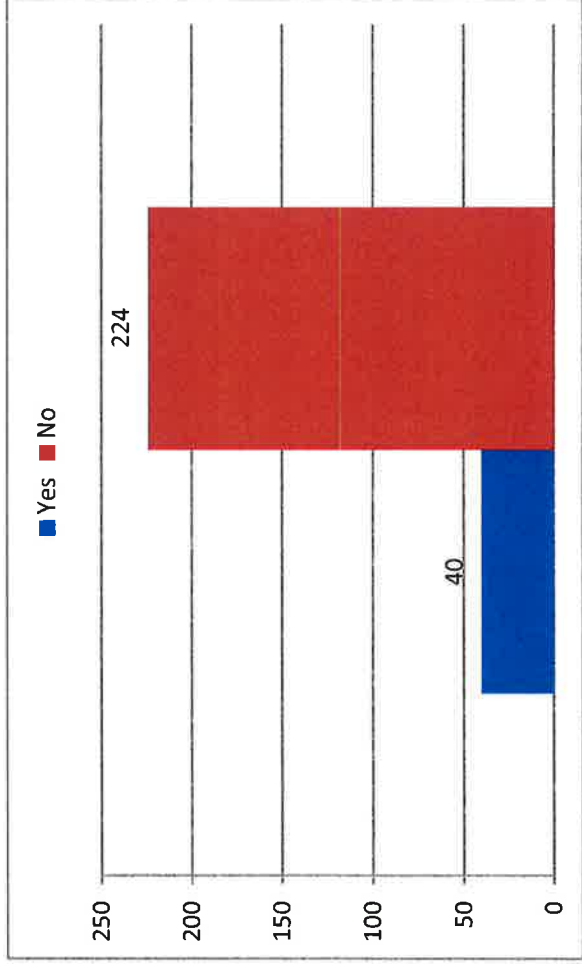


**Appendix A: Smoke-Free Survey Results**

**7. Are you opposed or supportive of converting your building/community to be non-smoking?**



**8. If smoking cessation programs were offered in the common area of your community, would you attend?**



COMMENTS FROM SMOKE-FREE SURVEY - MARCH 2015

Question	Comment
1 Do you or anyone else in your household smoke cigarettes, cigars or a pipe?	Recently quit
1(a) If yes to Question 1, do you or any household members smoke indoors?	Not me, but friends do that visit I quit cold turkey. I feel great. Healthier and happier. No way
2 Which of the following statements best describes the rules about smoking inside your home	Occasionally, dependant on bad weather - just inside next to open balcony door
~ No one is allowed to smoke anywhere inside your home	
~ Smoking is allowed only on the outside balcony	No one is allowed to smoke on the outside balcony
For guests	Or outside
Mostly	
Visitors	
~ Other (specify)	No smokers (family or friends)
Away from the front door (outside)	Hardly ever on back porch for company
Outdoors	No one is allowed to smoke inside or outside the home
	No smoking is allowed in our home
	We are non-smokers
	Outside only
	Rather they waited and smoked elsewhere - but balcony if a "have to"
	No one is allowed to smoke anywhere inside home, around or outside
	Or across the street
	No one smokes in this apartment



~ No	It doesn't bother me because it doesn't happen very often. If it were happening all the time, then it definitely would bother me.		
2 (6)	If you smell smoke in your home, where does it mostly come from?	Garage	
	~ From someone smoking inside in a neighbouring unit		
	~ From someone smoking outside on the building property	A couple of times but I needed to be outside to smell it	
	~ From some other source (Specify)	When a person comes in from having a smoke Main entrance (inside) Underground parking Play Ground and Walkway Outside front doors Don't smell smoke Have never smelled anything in my home Through stove hood fan Other nearby apartments and from bottom floors Cruise ships, street In the hallway - it comes directly under my door Street, cruise ships, vehicles Outside back balcony. Smoke comes in the vent which goes into my kitchen through vent. Outside, off property Uncertain, but balcony, patio and passers by Underground parking and elevator Marijuana and tobacco are used inside our building and in the Parking areas Previous tenant I have never smelled smoke inside my home but have smelled pot from other balconys and patios They smoke in the storage unit, the smoke travels through under flooring to my storage unit then into the bathroom. Staff at Seniors home Depending on wind direction smoke drifts from nearby basketball court My balcony From the private homes behind the complex Not sure. Smell in living room only. Usually at night.	

2(d) If you smell smoke, have you complained to your landlord?	~ Yes	~ No	~ Other (Specify)																									
	Profusely	Suite was re-painted (thank you!)	We have never smelled smoke	Because I was afraid my voice would not be heard	I'm a smoker	Didn't think I could when they smoke outside	I complained and was told that my neighbours have the legal right to pollute the air inside my home with their second hand smoke by smoking on their balconies or patios which drifts and migrates into my home through open doors or windows. In hot summer months I'm forced to close them, affecting my own quiet peaceful enjoyment of my home. 2nd hand smoke is a Class A hazard* in the same category as asbestos, so this situation is tyrannical and intolerable* as determined by Health Canada, Surgeon General, USA	Spoken to Caretaker few times	Talked to the neighbour	Felt like it!	Haven't smelled smoke	I have moved into a unit where someone smoked and the smell is in the walls and window frame.	I have considered complaining but don't know CRHC smoking policies around this complex.	People smoke (we don't) and they have no where to smoke. It should be okay on their balconys. We can shut our windows temporarily.	I spoke to the person	Can't determine the origin	No, but it is something we are strongly concerned about	It doesn't happen very often, it's just unpleasant when it does happen	Personally - One-on-One	Not yet. If I smell smoking in my apartment from outside or in my building I would let Landlord know.	Didn't know I could	Have mentioned on occasion marijuana smell by playground but has been over a year since smelled it.	I wouldn't	And, I wouldn't because I am a smoker				
																											3	

Do you or someone who lives with you suffer from chronic illnesses such as asthma, chronic bronchitis, heart disease, diabetes, arthritis, cancer?



	~ Yes	Asthma, Chronic Bronchitis and Arthritis
		Chronic Bronchitis
		Asthma
		Asthma, Diabetes
		Asthma (x 2), Chronic Bronchitis, Heart Disease, Arthritis and Cancer
		Asthma, Arthritis and Cancer
		Asthma
		Asthma
		Asthma
		Asthma and Diabetes
		Mild Asthma
		I am allergic to cigarette smoke
		I suffer heart disease, and sometimes it upsets not only my breathing but also my family's
4	Do you think secondhand smoke is harmful to people's health?	So is car exhaust (proven)
	~ Yes	Studies prove it
		Family member died from lung cancer
		But not worse than traffic pollution or GMO's
		But no more than any everything else on the planet
		Definitely
		Of course
		But is a matter of degrees and exposure
		It is already scientifically proven that second-hand smoking is almost equal to the first-hand smoking
5	Would you prefer to live in a building (please select your top choice)	
	~ Where smoking is not allowed anywhere, including individual units and patios	But I don't want to move
	~ Other (Specify)	No smoking in building, but allowed outside

Designated outdoor area	
Outside	
Designated outdoor location away from park to send guests	
Outside buildings only	
~ Where smoking is only allowed in designated parts of the building or on designated floors	
~ Other (Specify)	
I always have smoked outside	
Smoking allowed outdoors	
I wish it was completely smoke-free	
Allowed outside only	
Only allowed indoors in your own unit	
Designated area (outside)	
Outdoors	
Smoke free area	
Outside or on patio/balcony	
Smoking outside only - no smoking inside	
I would like parking area and play ground to be smoke-free	
Only outdoors, being mindful of where they are, ie: close to neighboring windows, doors etc.	
A smoking place away from the building	
In a perfect world - but its no so let them smoke outside	
Smoking only on patios/outside	
Outside only	
Perhaps no smoking indoors, but have designated spots outside	
People should be allowed to smoke outdoors at their homes	
No smoking indoors	
6	
If your building became non-smoking (including the units), what would you do?	
~ I would thank my landlord	
CRD	
I'll be so happy to	
~ It would not affect me (I don't smoke)	
~ I would take my smoking outside	
For friends and family who do smoke	
When my brother visits	
Positively knowing we won't have smoke to deal with	
~ I would not affect me (I don't smoke)	
~ I would take my smoking outside	

		~ Other (Specify)	Sad, low income families need housing and, may not be able to stop smoking
			I always have smoked outside
			Smoke off property/designated areas/not in common areas
			I would be able to open my balcony door and windows and be free from the smell of smoke and I could enjoy outside air without exposing myself to toxins and an odour that is unpleasant.
			A gift basket would be in order for the entire staff, it takes courage to stand up for what is right against big tobacco companies and their lobbyists
			I only smoke outside
			I smoke outside
			I only smoke outside
			It doesn't bother me - I rarely smoke
			It would be great but some of my lovely neighbours smoke so I would feel bad for them - come on - they can't smoke at Trillium Mall outside - where shall they go? I have spoken to Tourists from Europe and apologized for our cities strict rules. People in hotels are not allowed to smoke in the outside cafes in Victoria.
			Let people choose
			Smoking outside the unit should be allowed
			Especially those here who smoke pot in front of the kids on the property in front porches
			5 days in for non-smoking
			Be happy about it
			Enjoy being able to sit out on my patio
			Still have to deal with actual smoking neighbours so not any different
			Although it hasn't been an issue, in past we have lived in a unit with heavy smokers which caused us to move.
7	Are you opposed or supportive of converting your building / community to be non-smoking?		
	~ Supportive		It's the wave of the future
			Right now, people smoke in stairways and the garage - this needs to change to no smoking in common areas and be enforced.
	~ Other (Specify)		Designated areas okay
			Smoking is a personal choice, if the building is converted it could be hard for sure.
			I could take it or leave it
			But a designated area to smoke
			I would support non-smoking inside buildings, less chance of fire hazards. Also, non-smoking on on-site play grounds.
			This happens at our complex !!
			It doesn't affect me. I think it's up to each person in their own home.
			Smoking outside should be fine

		I feel smokers deserve affordable housing too
		There are worse things to worry about
		Only if smoking was allowed on patios
		Flexible. Happy to support a non-smoking policy or a smoking one
		Not sure
		I'm also compassionate to the hardship of addiction to tobacco
		I am fine with the way things are - the smoke outside doesn't bother me
		I do not want to move for any reason. But will comply with any regulation by CRD
		I am neutral
		As long as smoking is legal, people will smoke
		The "smoking" being done is pot smoking - "smoking" needs to include pot.
		I think outside if going to smoke - should be people's choice
8		If smoking cessation programs were offered in the common area of your community (lounge, common room) would you attend?
	~ No	There is no common area plus I am a non-smoker
		I am not a smoker - but this is a great idea !
		No need to attend but I'd support
		I don't smoke but, I would support it
	~ Unsure/Depends (Specify)	Do not smoke but would be supportive of anyone who chooses to quit
		Probably if I was visiting with someone who smoked but not for myself
		If I'm not working, yes but I don't smoke, neither does any family member
		I might check it out
		If it is something I could learn as a non-smoker. Yes, sure
		I don't smoke, but may pop by to see what the programs were like
		I'm not the smoker
		I'll go to support those who want to stop smoking
Last	Comments	I worry about a smoker falling asleep with a lit cigarette
		I moved here from a building that did not allow smoking anywhere on the grounds and it was so refreshing not having cigarette smoke coming through our open windows from smokers in other units. I would be very upset if I could smell their smoke in my home.
		We would be extremely thankful if our building became smoke-free! Cigarette smoke poses a threat to my family's health and those of many other children living in our neighbourhood. Smoking on patios that are close together just moves smoke into neighbouring homes - which is unacceptable.

	If smoking continues as it is currently, the CRD needs to take steps to rid excessive amounts of second hand smoke continually filtering in.
	I smell smoke upstairs and downstairs. It is quite strong and I worry about second hand smoke. At times it's very strong. I worry my place will smell because of it, furniture, curtains, etc. Too bad that "grandfathered" will be honoured because then I will still smell smoke!
	For the 13% of BC residents who smoke, why not designate 13% of the complexes as smoking: put all the smokers together! No one with children would want to live there because they don't want to expose their own children to the harmful 2nd hand smoke. The total hypocrisy of their position is revealed: Smokers don't want to live beside other smokers.
	I don't mind if people smoke in their own units. It really bothers me when they smoke in their yards because when outdoors the smell carries over into my yard. I like to garden, do yard work, and read outside. When other tenants are smoking I have to go inside and close the patio doors, when I'd much rather be enjoying a beautiful day in my yard.
	During milder weather when we would like to open our windows everyday I would have to keep the windows closed due to the smell of smoke. In colder weather the smoke creeps in through the cracks of doors, windows and vents.
	People should have the freedom to smoke in or outside their homes if they smoke or have company that may smoke, within reason.
	Does pot smoking fall into this non-smoking change as well? We have no issues with tobacco smoke but we do notice quite a bit of marijuana smoke/smells in and around my unit.
	I agree there should be some non-smoking buildings for non-smokers but I do not feel it is fair to discriminate against smokers. They deserve safe clean affordable housing too!
	To make a non-smoking complex work you need to address the smokers
	I have lived in my unit for years. My main complaint is that we are not able to sit in our backyard or open our sliding door on hot summer days.
	Thank you for the continued maintenance and upkeep of our unit, buildings and grounds. We love our home and neighbourhood. Having the high quality maintenance and care creates a wonderful home to come home to. Thank you sincerely
	Smoking should be done off premises as this would encourage going for walks as well to help deter from smoking. At this time, I do appreciate current smokers will be grandfathered though, as I believe "most" smokers try to be respectful to non-smokers.
	Create incentive programs to help smokers quit
	Both second and third hand smoke is proven to be harmful to health
	I assume this would include smoke from marijuana as well ? Plus it's nasty to be on the balcony or have the patio door open on warm days because of the smoke. I am extremely sensitive to smoke.

<p>I have had to cover the vent in the livingroom with tape as smoke was always coming in. The smell from that and the marijuana coming in would give me a bad headache and my daughter has asthma.</p>	
<p>Should be an area designated for smokers, or be allowed on patio/balcony</p>	
<p>I've not complained about the pot because we have to live here and frankly the people that do it scare me! But it is disgusting to see adults in front when the kids are all about.</p>	
<p>I have always smoked outside and will continue to smoke outside my unit.</p>	
<p>Thank you so much ! We appreciate that you put strong effort in smoke-free environment. We feel relieved with this survey. Thanks !</p>	
<p>As a non-smoker, I believe that new smoking rules and legislation are getting absurd. If people are not smoking indoors, they should be allowed outdoors. I am thankful for smoking limitations though.</p>	
<p>I don't smoke, but may pop by to see what the programs were like</p>	
<p>We smell marijuana outside sometimes too ... not pleasant.</p>	
<p>I understand that it is very difficult to control - or mitigate - unwanted behaviour in a multi-tenant building but I think CRHC does the best it can. Thanks !</p>	
<p>Great news and anticipation of Total Smoke-Free Environment</p>	
<p>Every building should be smokefree. But if we step out to get fresh air and get smoke instead or if we open our windows and same thing happens, then not much improvement with your new policy since it allows existing tenants to smoke in and around the complex. Thank you for smoke-free project but currently live in a smoke and not smoke-free environment.</p>	
<p>I am entirely in favour of a smoke-free property, including e-smoke free, all forms of smoking.</p>	
<p>What about people who smoke Medical Pot?</p>	
<p>Until they make smoking illegal, a person should have the right to smoke inside their home. Where else will they go? We don't smoke and we don't like smelling the smoke, but a person does have a right to choose.</p>	
<p>In summertime, it is hard to leave doors and windows open because smoke can easily get into our unit and it travels throughout the house. I have been second-hand smoking due to others in our complex. People who smoke need to stay inside their unit to smoke.</p>	
<p>Although I would prefer to live in a smoke free environment, I can understand some people will still smoke outside and I will be able to smell smoke. Also as annoying as the smell is, it only lasts a short period of time.</p>	<p>1703482</p>

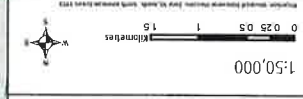
**Appendix B. Survey Respondents by community and recommendation of smoke-free**

Community	% Respondents	% non-smokers	% supportive of smoke-free*	Recommend smoke-free (y/n)
Amberlea	65.9	79.3	88	y
Arbutus View	43.5	80	80	y
Beechwood	27.8	72.2	82.4	y
The Brambles	27.8	80	80	y
Brock Place	43.3	61.5	69.2	n
Cairns Park	16.7	100	100	n
Caledonia	16.7	33.3	66.6	n
Camosun	22.2	100	100	y
Campus View	33.3	100	75	y
Carey Lane	4.5	0	0	n
Carillon	6.7	0	100	n
Cloverhurst	10	100	100	n
Colquitz Green	20	75	75	y
Creekside	8	100	50	n
Gladstone	64.3	55.6	55.6	n
Greenlea	23.8	80	80	y
Grey Oak Square	20.8	80	100	y
The Hamlet	10	100	100	n
Harbour Lane	42.9	75	83.3	y
The Heathers	38.5	50	60	n
Heron Cove	41.7	60	60	n
James Yates Gardens	50	100	33**	n
Kings Place	17.1	100	83.3	y
Leblond Place	38.5	80	80	y
Michigan Place	32.8	95	84.2	y
Oakwinds	50	84	75	y
Olympic View	26.7	75	77.8	y
Parkview	15.4	65.2	60	n
Pinehurst	40	100	77.8	y
Portage Place	58.8	80	80	y
Rosewood	52.3	65.2	52.2	n
Rotary House	19.5	50	71.4	n
Royal Oak Square	8	66.6	66.6	n
Swanlea	14.3	100	100	n
The Terraces	50	100	100	y
Tillicum Station	35	85.7	80	y
Viewmont	63.5	87	85	y
Village on the Green	31.6	91.7	84.6	y
Willowdene	6.7	0	100	n

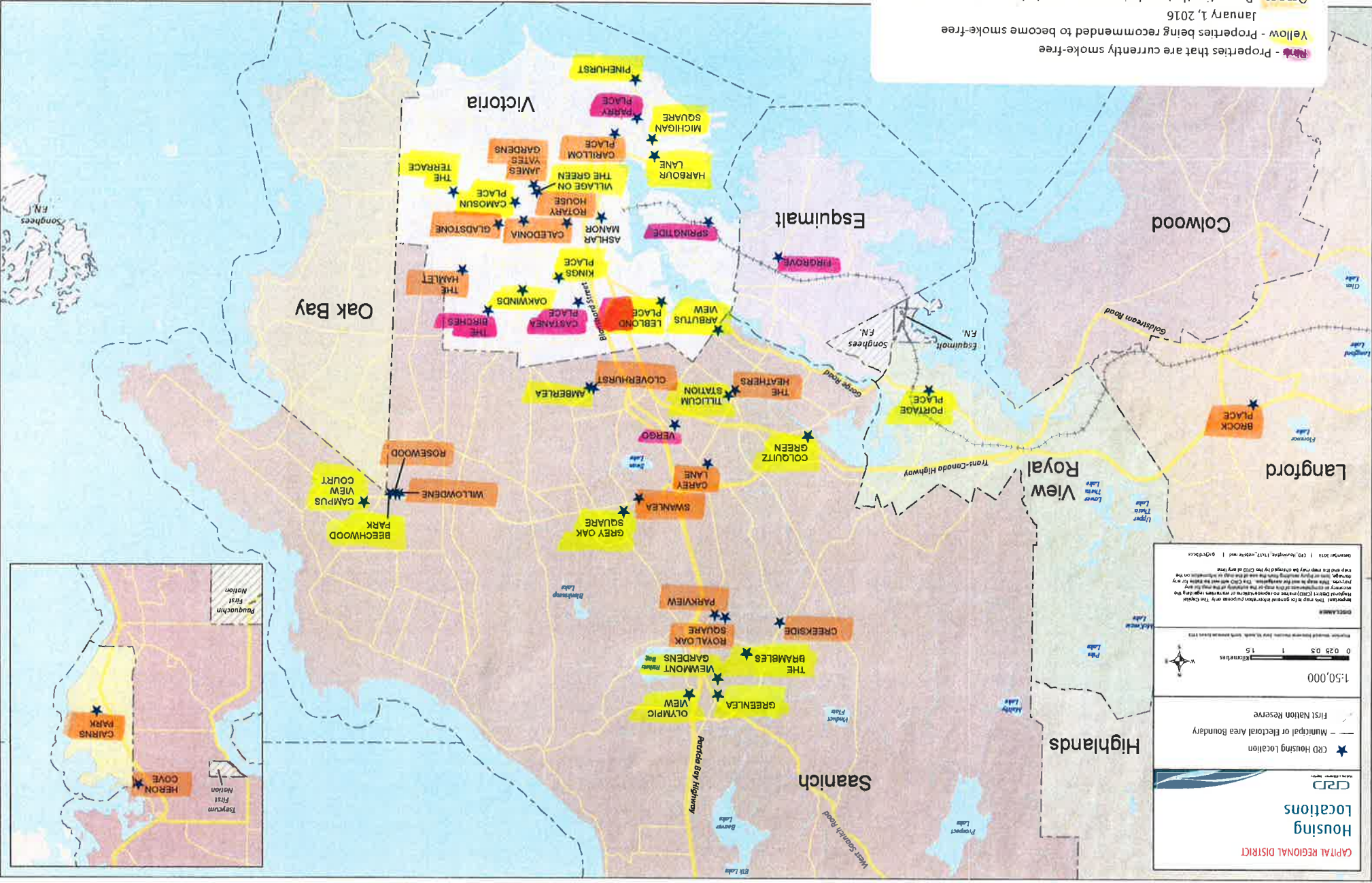
\*supportive and strongly supportive

\*\*two respondents chose other: one wanted smoking on patios, other non-committal

★ CRD Housing Location  
 --- Municipal or Electoral Area Boundary  
 --- First Nation Reserve



**DISCLAIMERS**  
 This map is to provide an overview of the CRD's housing locations. It is not intended to be used as a legal document or to determine the exact location of any housing location. The CRD does not warrant the accuracy of any information on this map and may be changed by CRD at any time.  
 December 2015 | © CRD, 2015. All rights reserved. | 9576234



**Pink** - Properties that are currently smoke-free  
**Yellow** - Properties being recommended to become smoke-free  
**Orange** - Properties that are being recommended to continue to allow smoking and are being recommended to be reviewed in 2017  
 January 1, 2016





**Property Management Report – May 26, 2015  
Capital Region Housing Corporation Board of Directors**

This Property Management Report provides an update since the last report of April 28, 2015

**BCH REGIONAL REGISTRY WAITLIST STATISTICS**

<b>Category</b>	<b>May 2015</b>	<b>April 2015</b>	<b>May 2014</b>
<b>Total Registry Units</b>	<b>3,265</b>	<b>3,245</b>	<b>3,246</b>
Family	411	411	386
Seniors	534	514	457
Persons with Disabilities	363	374	360
Wheelchair Modified	54	56	62
Singles	41	36	18
<b>Total</b>	<b>1,391</b>	<b>1,391</b>	<b>1,283</b>

**BUILDING ENVELOPE REMEDIATION & RELATED CAPITAL IMPROVEMENTS**

The Heathers Building Envelope Remediation

The engineering start up meeting has been held with Read Jones Christofferson Engineering, BC Housing and CRHC staff. Discussions were held regarding exterior finish, tenant accessibility, hours of work among other items. The preliminary date to have a remediation contractor on site is late September.

**ARBITRATIONS/COURT ACTIONS**

Arbitration was held in May for a tenant at Leblond regarding unpaid rent. An agreement was reached during the arbitration that the tenant would pay the rent and vacate at the end of June.

Arbitration was held in May for a vacated tenant at Parkview. The tenant vacated in October 2014 owing that month's rent. Staff filed for arbitration in November 2014, the hearing date was set for May 2015. The vacated tenant did not participate in the May arbitration. CRHC was awarded the full month rent in the amount of \$957, of that \$350 is retained from the security deposit leaving a balance owing of \$607.

**STAFFING**

The auxiliary Caretaker position was vacated April 30<sup>th</sup>, three days after hiring. New interviews have been held, a candidate has been selected pending pending criminal records check.

The Administrative Clerk 3 position vacated by Kristine Kusnyerik has been filled with the hiring of Elizabeth Hermosa.

### **Storm Water Utility Charge**

In 2014, the City of Victoria announced that they are changing the way property owners pay for storm water management. Traditionally this cost has been part of the property tax bill. In 2016, individual property owners will be moved to a user-pay model in the form of a utility charge. The calculation for the user-pay portion is based on the amount of hard surface on the property; typically this is roofs and driveway/parking areas.

The City wishes to slow the rate at which rain water enters the storm drain system and eliminate the rain-water from entering the system where practical. Slowing the water entering the system during a rain may be accomplished by directing water through rain gardens, landscape swales. Eliminating the water entering the system may be accomplished by the use of cisterns/rain barrels and infiltration chambers. A credit program was planned that could reduce the utility charge to an individual property owner by up to 40%, to encourage the use of the options noted.

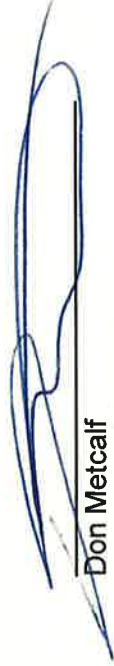
CRHC provided two sites as part of the case study the City conducted in developing this utility charge and credit program. Staff's goal was to gain an early understanding of the charge, support the City of Victoria initiative as well as minimize the financial impact on CRHC.

A review of the available incentives were discussed with City of Victoria staff who indicated that approved rain water management practices are not financially feasible as stand-alone projects. However if a re-build of landscape or drainage on a site was undertaken, the incentives could be used towards an accepted management system at that time. An example would be if a driveway was being replaced CRHC could use permeable paving rather than using typical concrete and an incentive may be available.

The City has recently mailed out 11, 2016 estimates for the storm water utility charge. The values range from a decrease of \$6 at Caledonia to an increase at Castanea of \$3,594. On average an increase of \$1,000 per site is anticipated for our sites within Victoria. CRHC has 19 sites in Victoria.

### **FINANCIAL REPORTING: CHEQUES OVER \$50,000**

None to report.



Don Metcalf  
Manager of Operations