

Headline: Is your Strata Ready for a Major Emergency?

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Written by: Tony Gioventu, CHOA

Every year major disasters and emergencies affect people who own, work and live in strata titled properties. Few strata corporations have any type of emergency plans or procedures to follow in the event of a major catastrophe. BC is not without risks, and several parts of our province are in world wide high risk zones. Earthquakes, tsunamis, floods, forest fires, sweeping power outages, crippling wind storms and snow falls, have all occurred within the past 100 years of our province, yet few of us are really prepared for what may be the greatest challenge of survival our generation has ever known.

There are a few vital steps that strata corporations can take that will make coping with a major disaster easier to address. Here's a simple test that your strata might want to take to determine if you are ready:

- 1) Does your strata corporation have an emergency plan that is available to all strata council members, owners and residents?
- 2) Does your plan include a roster of who is in charge, and how decisions are made in the event of an emergency?
- 3) Does your plan include a list of your service contractors and emergency services? Do you know who to contact for safety inspections for services in the event the building structure or safety systems are damaged?
- 4) If you have an elevator, sump pump, fire suppressions system, emergency lighting, back up generator, water supply, waste management system, water treatment system, natural gas service, alternate energy system or storm water management system, do you have an operations manual describing the emergency back requirements for the systems and their safe operations?
- 5) If you have a back up generator, do you know the period of time the system is designed to run and the fuel limitations on run periods?
- 6) Do you know what systems in your building will be serviced by the back up generators?
- 7) Do you have a current owners and residents list to identify who occupies the buildings and their locations?
- 8) Is your strata corporation insurance current?

Being able to meet the basic emergency needs of a community will provide a better level of security and safety for your residents. For example, it is possible that owners with limited mobility could be trapped in a high rise apartment for days without assistance. Therefore, it may be necessary to schedule and limit the use of an emergency back up generator in order to preserve fuel reserves in the event we have a long-term crisis.

Don't overlook the impacts and benefits of your insurance coverage. Strata corporations must be insured for full replacement value, and the method used to determine those amounts is a scheduled insurance appraisal of the common property, common assets and common fixtures. Review your perils insurance with your broker to determine if your strata has sufficient coverage for flood, fire, earthquake, explosion, wind, and other types of coverage available through your policy. Make sure the owners clearly understand their obligations for their strata lot owner policies. For those regions of the province who qualify for earthquake insurance, the insurance deductible is based on a percentage of the total appraised asset value and is frequently 10-15% percent. On a 130-unit high rise that is valued at \$22,000,000, a 15% deductible that would have to be paid by the strata corporation would be \$3,300,000. That would be shared amongst the strata lots based on unit entitlement. On average that would be \$25,000 per strata lot.

Whether your strata is a duplex, bare land acreage, 8-unit townhouse complex, or 540-unit multi-building community, advanced planning for emergency response with clear concise procedures that inform the council, owners and residents of their duties and obligations will play a significant role in how your strata survives a disaster. Hopefully our cities and communities will never experience destruction like that of Christchurch, New Zealand, but the risks in our geographic and climate zone indicate some form of major disaster is inevitable. Planned emergency response programs in our communities will play a vital part in the protection of human life, the safety of residents, and rescue and recovery if necessary.