



Floating Home

Association of BC



2022 Annual General Meeting

**The Floating Home Association
Westham Island Marina, Ladner, BC**

The Program

1:00 pm - 1:15 pm – Registration

1:15 pm - 2:30 pm – Information Session

- Welcome to Ladner from Delta South MLA, Ian Paton
- FHA Champion Awards - FHA President Kelly McCloskey
- What's New in the World of Floating Home Construction and Renovation
 - Matt Tobias - FHA Director, Senior Project Manager, International Marine Floatation Systems (leader in building innovative floating home structures for over 30 years)
 - Mark Wittig, FHA Director, Owner, Basil Restoration Ltd. (leader in heritage restorations and complex renovations for over 30 years)
- 2:30 pm - 3:00 pm – AGM

1. AGM CALL TO ORDER

President Kelly McCloskey called the meeting to order at 2:34 PM.

2. NOTICE OF ANNUAL MEETING AND QUORUM

Quorum was established, with 10% of the voting members present at the meeting. The president reported an AGM notice was sent as part of the FHA March 14, 2022 newsletter and again on April 12, 2022 as well as posted on the website.

3. APPROVAL OF THE 2022 AGM AGENDA

Mike Owen moved to approve the 2022 agenda, seconded by David Bruce and approved unanimously and carried. No changes and no additions were made.

4. APPROVAL OF THE MINUTES OF THE 2022 AGM

Motion to approve the 2020 AGM MINUTES as presented was moved by Leo Stradiotti. Seconded by Jane Fee. Carried. No changes were made to the minutes as presented.

5. MATTERS ARISING FROM 2021 AGM

There was no unfinished business from the meeting.

6. OFFICER REPORTS

President's Report - Kelly McCloskey

Kelly McCloskey reviewed the issues that the FHA board have been working on most over the last year. The board met 7 times in virtual Zoom and hybrid meetings. Kelly highlighted three of the year's seven top issues in his report. He noted that in dealing with issues, outreach to government and bureaucrats is important and in the years of covid this work was made more challenging with fewer opportunities for face-to-face interactions.

The biggest issue (and the City Manager and Delta South MLA spoke to them in their opening remarks before the AGM was called to order) is the sustainable dredging issue in the Fraser River. The association has never been the lead on this issue, but has worked with the City of Delta, the Ladner Sediment Group, the province and others over the years to find a solution and funding. When it came up this last round, the Ladner Sediment Group was less active and the issue was getting worse and worse. The Association put their hand up to play a bigger role. Members of the board met with the mayor and staff of the City of Delta, who at the time were the only municipality that was working to make something happen. Mayor George Harvie brought the mayor of Richmond on board, then they added two first nations, Tsawwassen and Musqueam. This created good momentum, and the Association supported that work. Although on board to make dredging happen, the Province of BC said that they can't be the funder of an initiative that they are also the government body to oversee. So, finally they created a system of allowing the Ministry of Forests to take some of the funds that are paid in waterlot leases/licences and divert them to a government held sustainable dredging fund (that may be matched by other levels of government). The group has been less successful working with the Federal government.

The Floating Home Association engaged in government outreach this past year, writing to every MP and MLA who have floating homes in their ridings and letting them know that dredging and sediment (as well as lease length) was an issue for a lot of our membership. There are 11 provincial and 11 federal ridings with floating homes in them, and often the ministers don't know that they even have floating homes, or they don't know that they have colleagues in other ridings that might have shared issues.

The second issue the association dealt with was waterlot leases, renewals and permits. This has been a big issue for the association at different times, and it became quite grave when the Ministry of Forests took over from the port in the south Fraser. Many marinas and homes went from long leases, to month-to-month uncertainty. But, after much working, lobbying

and outreach, the board are no longer having to spend as much time on this file. We work to encourage long term leases and emphasize the value of them. We made good progress on the South Fraser. We make sure that every jurisdiction is aware of the how negotiations have played out for others who have more recently concluded their lease arrangements.

The third issue we've been working on is insurance and mortgages. This has been a tough one. The insurance world took a hit across all industries around the world in the last few years. We were hit as well, and policies started to change. Nesika had to leave the business because their underwriters no longer supported floating homes. That left us with Chambers Olsen and HUB as the only two providers. We've worked with reps from both groups to understand their offerings and changes and make sure we can help our members where we can. It's an ever changing game. This last year we dealt with electrical issues, lease issues and other factors that determine who can be insured by them. We've made progress but there's always more to do.

Mortgages have been a bigger challenge. We're down to just two that we know of, the TD, and the local branch of Envision Credit Union in Ladner. RBC got out of the game a few years ago, and now TD is becoming more challenging too. We've reached out to the Canadian Bankers Association. We are trying to get them to help us get their members (the big banks) to understand what floating homes are and become comfortable providing mortgages to floating home buyers. We are also reaching out to CMHC - as are some of our members. It's an ongoing challenge. Most home sales right now are cash sales.

We also talk about new developments and marinas, and one of our objectives is to help government understand and support developers in their confidence that this is a great lifestyle, and that the regulatory burdens government put on a developer are too great to encourage future growth in the sector. It's a challenge to get all the permits and authorities on board, but our goal is to increase the number of marinas because that improves the options for our members who want to upgrade, sell or expand.

Finally, Kelly announced that he is stepping down from the board and as president of the association because he will no longer be living in a floating home and believes that the association would be better served by someone who is more closely connected to the lifestyle. He will continue to volunteer on the advocacy committee.

Treasurer's Report - Frank Archer

Frank Archer reviewed the Financial Report. There were very few expenses in the past year due to COVID and the resulting cancellation of all activities and events.

Frank moved the acceptance of the Treasurer's Report, second by Leo Stradiotti - carried.

A question was raised about why members aren't individually invoiced for their membership dues. It was explained that the association doesn't have the capacity or manpower to send out invoices but leaves it to the members to complete the forms available on the website.

Sandy reviewed the FHA Budget and spending for the next year.

FLOATING HOME ASSOCIATION PACIFIC

Statement of Income & Expenses April 1, 2021 to March 31, 2022

Income

Membership dues

PayPal	\$ 2,000.00	
Cheques	395.00	
Credit Union membership shares	3.53	
Transfer	25.00	

Total membership dues \$ 2,423.53

Total Income **\$ 2,423.53**

Expenses

Administrative Expenses

PayPal fees	\$ 81.67	
Web development service	214.30	
Domain registration	56.00	
Miscellaneous	11.55	

Total Administrative Expenses 363.52

Total Expenses **\$ 363.52**

Net Income **\$ 2,060.01**

Balance Sheet at March 31, 2022

Assets

Current Assets

Bank Balance		
Credit Union chequing account	\$ 6,178.12	
PayPal account	71.91	
Total cash		\$ 6,250.03
Credit Union membership shares		178.02

Total Current Assets **\$ 6,428.05**

Liabilities 270.30

Total Liabilities **\$ 270.30**

Membership Equity

Retained income previous year	\$ 4,097.74	
Net income current year	2,060.01	

Total Membership Equity **\$ 6,157.75**

Liabilities Plus Membership Equity **\$ 6,428.05**

Membership and Communications Report - Sandy McKellar

Sandy reported on the number of paid members in the association at the time of the meeting, 75, with expectation that it will grow to 90 when all the AGM dust settles.

90% of memberships were paid using PayPal and the online system. This is appreciated by the board as it streamlines both bookkeeping and banking and maintain accurate accounts and records.

There are 188 active email address in the FHA database, which means there are likely more people in that pool that can become members. There is a plan to migrate the mailing list to just the paid members.

Sandy presented a chart showing the geographic locations of paid members for this year. New vs. Returning members shows that there were 23 new members this year, and 52 renewals. Sandy noted that some renewals came from people who had been members in the past but had let their membership lapse. It's great to have them back.

Membership Update

Year	Paid Members
2016	51
2017	72
2018	79
2019	77
2020	64
2021	87
2022	75

In 2022 90% were paid on-line.

The database for the email system used by the FHA contains 188 active email addresses where recipients open messages on a regular basis. However, only 75 paid dues for 2022.

New vs. Returning

Total New Members: 23
Total Renewals: 52



Location of Members	2022
Canoe Pass Village, Delta	5
Coal Harbour Marina, Vancouver	0
Cowichan Bay Marina, Cowichan Bay	0
Fisherman's Wharf Village, Victoria	5
Floatville Marina, Richmond	0
Freedom Cove, Tofino	0
Grant's Landing, Langley	1
Genoa Bay Marina, Duncan	0
Granville Island Sea Village, Vancouver	0
Independent or undeclared	12
Ladner Reach Marina, Delta	9
Lynnwood Marina, North Vancouver	0
Maple Bay Marina, Duncan	0
Marina WesDel, Delta	3
Mosquito Creek, North Vancouver	3
Port Guichon Strata, Delta	2
Queensgate Marina, New Westminster	8
Richmond Marina, Richmond	0
Riversbend, Richmond	2
Smitty's Marina, Gibsons	1
West Bay Marina, Esquimalt	1
Westham Island, Delta	11
Willows Reach (Highwater), Richmond	2
Marina Owners	3
Service or Business	2
Other (on land)	5

Numbers current as of May 6, 2022

Website Update. It's being well used by visitors. Sandy reviewed user demographics provided in the following charts. The last year had 7,600 unique visitors come to the website, most were from Canada, with BC the top province. Evaluating visitor traffic in the site, she showed that the Resources section of the site is by far the most popular.

Facebook Update – Sandy reviewed users and value that comes from social media. Facebook followers were up 155% to 714 people. Most are from the south west part of BC.

Communication outreach – Sandy talked about work with the Decibel Coalition. The national Decibel Coalition has been working to get the regulations changed that will allow enforcement agencies to deal with boat operators who have excessively loud boats. The simple solution is to put limits the amount of noise that motors can make and the procedures to enforce it. This will give police the tools they need to help control excessively loud boats that affect the quiet enjoyment of our lakes. The federal government, through Transport Canada, has opened consultations on these regulations. The board and members have helped with letters to government reps.

7. ELECTION OF FHA BOARD OF DIRECTORS

Preamble:

As background, Kelly explained that the association updated the bylaws in 2017 when the Societies Act required all societies to update their bylaws.

As it related to directors – the number of directors we require, according to the bylaws is between 5 and 9. At that time, the term a director serves was changed from one year to a two year term to keep some overlap and continuity in the board. To qualify, candidates must nominated by a member and themselves be a member in good standing, which means they need to have been paid up the previous year (and current year). Finally, executive roles are now determined by the directors at the first business meeting of the new board.

This year, Frank Archer (Ladner Reach Marina), Sandy McKellar (Ladysmith), Mark Wittig (Willow's Reach Marina) and Matt Tobias (International Marine Floatation Systems) all have one year left in their terms and have agreed to stand for the second year of their two year terms.

With Kelly stepping down, that leaves 5 director positions open for election. The communications materials sent to members have encouraged people to let us know if they are interested in putting their names forward. No qualified members put their name forward this year. The board has put forward a slate of four people for election, they have been nominated and determined to be in good standing.

The board looks carefully at qualifications and representation when we are considering members for a position on the board.

Election:

Motion: Kelly McCloskey moved that the following members of the Floating Home Association Pacific, having been determined by the Nominations Committee to be members in good standing with the association, with demonstrated ability and understanding of their role, be elected for a two-year term to the board of directors:

- Ron Read, Fisherman's Wharf, Victoria (new director)
- Barb Howe, Queensgate Marina (second two year term)
- Leo Stradiotti, River Road Ladner (second two year term)
- Jane Fee, Westham Island Marina, Ladner (second two year term)

Discussion: question from the floor was how long do you need to have been a member to qualify – and it states in the bylaws you need to have been a member for the past year.

Motion was seconded by Mike Owen. Carried.

Kelly then called for nominations from the floor. There were none.

Kelly introduced the board for 2022/2023:

Frank Archer	Ron Read
Jane Fee	Leo Stradiotti
Barb Howe	Matthew Tobias
Sandy McKellar	Mark Wittig

Sandy made a motion that the floating home association recognize Kelly's 7 years of contribution to the FHA as he steps down from his role and the board. He has served with great tenacity, great enthusiasm, commitment, treating it less like a volunteer role, and very much like a job and with a passion that won't expire, even if he is now living on land, and so if everyone would join in thanking him for his work. Seconded by Jane. Carried.

8. NEW BUSINESS

Michael Goodman – in the early days of the association they asked senator Pat Carny to work with CMHC to have floating homes covered CMHC insurance. Michael has been trying to get a new lease from the Fraser Port but still doesn't have a long term lease. This is problematic because CMHC has criteria regarding lease length and impacts homes selling in his marina. Michael would like to work on this and mortgages as part of a committee. Judy Ross has also indicated interested in this committee.

Todd Stukoff gave the crowd a friendly reminder about membership, suggesting members knock on their neighbour's door and encourage them to become members. He challenges us to have bigger numbers next year.

Inger Kam – asked about changing the term of the membership to 2 years, and suggested an autopay from members' banks for membership dues.

9. MOTION TO ADJOURN

Inger Kam moved to adjourn the 2022 annual general meeting.