



Floating Home

Association of BC



2023 Annual General Meeting

The Floating Home Association

Oceanview Conference Room, Songhees Wellness Centre
1100 Admirals Road, Esquimalt, BC
12:30-16:30 hrs
Saturday, 6 May 2023

The Program

12:30 pm - 1:00 pm – Registration

1:00 pm - 3:00 pm – Welcome, Guest Presentation and Snack Break

- Welcome
- FHA Champion Awards - FHA President Leo Stradiotti
- What's New in the World of Floating Home Construction and Renovation
 - Pacific Herring Breeding Program: Jim Shortreed, a Victoria-based herring enhancement volunteer will present on their project aimed at boosting herring populations on the south Coast.
- 3:00 pm - 4:00 pm – AGM

1. AGM CALL TO ORDER

President Leo Stradiotti called the meeting to order at 2:35 PM.

2. NOTICE OF ANNUAL MEETING AND QUORUM

Notice was duly provided of the AGM meeting time and place via the Floating Home Association of BC website and newsletters on April 19 and 25, 2023. Quorum was achieved at the start of the meeting.

3. APPROVAL OF THE 2023 AGM AGENDA

Frank Archer moved to approve the 2023 agenda, seconded by Mel Sibbitt and approved unanimously and carried. No changes and no additions were made.

4. APPROVAL OF THE DRAFT MINUTES OF THE May 7, 2022 AGM

Motion to approve the 2022 AGM DRAFT MINUTES as presented was moved by Janice Amalie. Seconded by Karen Millen. Carried. No changes were made to the minutes as presented.

5. MATTERS ARISING FROM 2022AGM

There was no unfinished business from the meeting.

6. OFFICER REPORTS

President's Report - Leo Stradiotti

i. Insurance, Electricity and Mortgages -Ron Read/Kelly McCloskey

- Ron Read used the Fisherman's Wharf experience to illustrate the recent changes in the attitudes of the remaining insurers regarding risk mitigation. Chambers-Olson's underwriters have decided that 30A electrical supply may be inadequate for float homes and has required several float home owners to undergo expensive electrical inspections using their designated inspectors, and/or to pay a substantial surcharge for having such a low electrical supply. There is a concern that if his level of risk mitigation increases, then all of the float homes at FW insured by Chambers-Olson may be uninsurable. We know that the remaining insurer, HUB International, will not insure all the float homes in a given marina, leaving many homes without insurance. FW float home community association is working with the Greater Victoria Harbour Authority to upgrade the electrical service, but this is a long-term project and not a quick fix. Apparently other marinas have experienced similar issues with their insurers.
- Ron Read discussed that Fisherman's Wharf float home owners are experiencing difficulty selling their homes because of the lack of mortgage providers for float homes. Previously RBC offered float home mortgages, but they are no longer doing so. TD Bank was until recently, the only other lender that would consider float home mortgages, but in the past 2 years this option has also mostly dried up. In addition, at FW our agreement with the Harbour Authority is a Licence of Occupation, rather than a Lease agreement. TD Bank has been adamant that they will not finance any homes without a formal Lease agreement, and the Harbour Authority has been equally adamant that they will not accept a Lease agreement, nor any wording that contains the words "tenant", "landlord" or "lease". At present then, we can only sell homes via a cash deal or private money, which has substantially delayed sale of several homes.
- Kelly McCloskey reported on discussions he has been having with the Bankers Association of Canada around the mortgage problem. Their new CEO has examined the issue and concluded that this is really a BC problem rather than a national problem and has set meeting with BC banks to move our concerns forward. There is reason for some optimism that this process may result in BC banks having greater level of comfort in offering financing for float homes.

ii. Leases and Licences of Occupation- Karen Millen/Kelly McCloskey

- Karen Millen gave a quick review of the difficult situation at Salish Seaside Marina and RV Park (formerly Westbay Marine Village in Victoria). They had been under long-term leases from the original owner, who has now sold the marina. There are multiple jurisdictional barriers now that have resulted in them now being without an agreement for several months with Transport Canada having delayed granting of a new lease for an undetermined length of time. Their experience was an unexpected transition from a stable long-term arrangement to an unstable current situation.

iii. Sustainable Dredging Fund- Simon Everett /Kelly McCloskey

- Kelly McCloskey reported that dredging is primarily an issue on the mainland side, particularly in marinas in the Fraser delta. Historically, dredging was done by the Port of Vancouver, however they discontinued this service in 2002. Current dredging activities are done with the philosophy of keeping the main channel open, which accelerates silting in the side channels, where many of the float home communities are. The Ladner Sediment Group formed to put all the players together to create a sustainable dredging fund. The mayors of Delta and Richmond, as well as the FN chiefs from the Musqueam and Tsawwassen nations are on board and ready to contribute. The federal representatives are not at the table, and are largely ignoring the problem. The provincial Ministry of Forests has been slow to act because of an internal policy that prevents them from both collecting/distributing revenues and simultaneously overseeing the process. Apparently there may now be a work-around to resolve this impasse. FHABC will do a letter-writing process involving float home owners to try to move this along.

iv. New Development and Float Home Permits- Kelly McCloskey

- Previously the FHABC had worked with 6 developers interested in creating new float home marinas. As a result of interminable delays and governmental roadblocks, all of them have now given up and withdrawn except the proposed Squamish marina, which is on indefinite hold. Current government policy is that there will be no new float home marinas approved. Although there is the possibility that regional managers can give a variance and relax this policy, to date this has not happened. FHABC is advocating to the provincial government to be more open to this kind of development because it's good for everyone. In addition to restrictions on float home marinas, the Ministry of Forests has put a freeze on any new permits for individual float homes. Advocacy efforts on this issue have yielded only bureaucratic waffling.

Treasurer's Report - Frank Archer

Jane Fee presented the treasurer's report, which is attached as Appendix A

Moved by Jane Fee that the treasurer's report be accepted as presented.

Seconded by Susan Spencer

Carried

Membership and Communications Report - Sandy McKellar

- Membership- currently there are 54 paid members- 12 new and 42 renewals. There are several marinas that have no paid members in FHABC.
- Website- the website is aimed to be a powerful information resource. Hits on the site continue to increase over time. The most popular parts of the site, in descending order are the home page, maps & marinas, links to marinas, the resource page, home sales and real estate information. The only expenses related to the website are domain name registration and internet hosting fees.
- FaceBook analytics- there are 770 accounts following the FHABC FaceBook page. Of interest, these are largely different people than those visiting the webpage.
- Government Outreach. FHABC is updating the lists of MPs, MLAs and mayors who have float homes in their constituencies. An educational video was shown that tells a powerful story of the state of floating homes in BC and can be found on the website in the "Movies and Pictures" section.
- Membership Survey. Sandy McKellar reported the results of the 2023 membership survey, and update of the previous (2016) survey. There were 89 completed surveys. Sandy reported on the demographics of the respondents. The major issues identified in the survey were: moorage rates, government awareness of float homes, longer leases for marina owners, insurance and increased costs related to float homes in general.

7. ELECTION OF FHA BOARD OF DIRECTORS

Last year there were 4 directors newly elected (Jane Fee, Ron Read, Barb Howe and Leo Stradiotti) to a 2-year term.

This year the Board has put together a slate to fill the remaining Director slots: Simon Everatt, Karen Millen, Mark Wittig, and Sandy McKellar.

All are paid members and have agreed to stand for a 2-year term. Motion to adopt the slate as put forward- Leo Stradiotti. There were 2 self-nominations from the floor. Discussion centered around the number of allowable Directors, the possibility of volunteers on the board. Frank moved that the nominations close.

The original motion was amended to add Richard Belliveau to the slate and with Judy Chen volunteering for the next year. Moved by Kelly McCloskey, seconded by Jane Fee. Carried unanimously.

8. NEW BUSINESS

There was no new business.

9. MOTION TO ADJOURN

Mel Sibbitt moved to adjourn the 2023 annual general meeting at 3:53 pm.

Appendix A- Treasurer's Report

**FLOAT HOME ASSOCIATION PACIFIC
ANNUAL GENERAL MEETING
INCOME & EXPENSE SUMMARY
April 1, 2022-March 31, 2023**

REVENUE:

Envision Balance April 2022	\$ 6,178.12
Membership Dues	<u>2,615.24</u>

GENERAL REVENUE \$8,793.32

EXPENSES

Administrative Expenses

Memorial Contribution	<u>90.00</u>
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Total Administrative Expenses \$ 90.00

2022 AGM Expenses

Food & Refreshments	\$ 2,237.89
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AGM Speaker & Gifts	270.30
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Meeting Room Expenses	<u>213.92</u>
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Total AGM Expenses \$ 2,722.11

TOTAL AGM & ADMINISTRATIVE EXPENSES \$ 2,812.11

END OF YEAR BALANCE \$ 5,981.21

FHA Envision Shares Balance – March 31, 2023 \$ 185.56

FHA BUDGET
April 1, 2023-March 31, 2024

2022/23 Administrative Expenses

Society Fees	\$ 40.00
Domain Name Registration	56.00
PayPal Fees	91.67
Website Hosting	226.25
Miscellaneous	<u>250.00</u>

Total Additional Administrative Expenses \$ 663.92

2023 AGM Expenses

Meeting Room	\$ 504.00
Food/Beverages	265.00
Supplies	150.00
Directors' Travel	<u>1,000.00</u>

Total AGM Expenses \$1,919.00

Meeting on the Mainland

Meeting Room	\$ 500.00
Food/Beverage	350.00
Supplies	<u>150.00</u>

Total Mainland Meeting Costs \$1,000.00

TOTAL