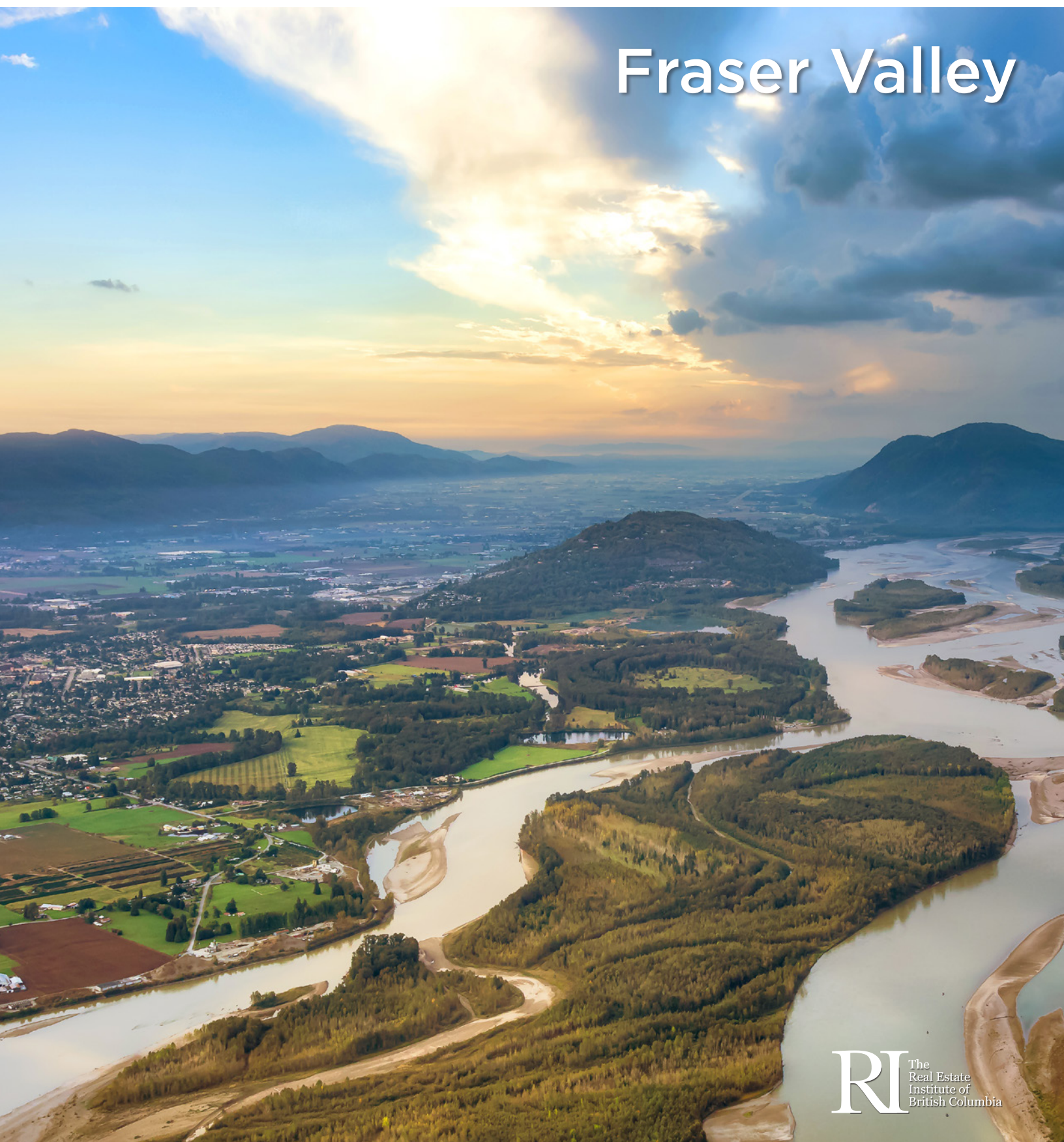


INPUT

LAND AND REAL ESTATE
ISSUES IN BRITISH COLUMBIA

Fraser Valley



INPUT

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PRESIDENT'S MESSAGE



CINDY NESSELBECK, RI
REIBC PRESIDENT

Welcome to the Fall 2022 issue of *Input* and my first message to you as President of REIBC.

As I write this, we are preparing for our Awards Gala and Diamond Anniversary celebration on October 27. Sixty years ago, a group of visionary real estate professionals created the Real Estate Institute of British Columbia. The Institute continues today as the only professional organization whose members come from every segment of the real estate community. Our awards—four Medals of Excellence, in Leadership, Ingenuity, Distinction, and Emerging Leader—recognize the exceptional contributions that our members make to the real estate industry.

The Board of Governors has been mindful of emerging issues and opportunities with respect to Indigenous relations. Last year, we adopted a Statement of Principles for Reconciliation with Indigenous Peoples. This statement reflects REIBC's commitment to reconciliation and our desire to build mutually beneficial relationships that are respectful of the history, culture, and contributions of First Nations, Metis, and Inuit Peoples.

With this goal in mind, we are very pleased to host Chief Clarence Louie, CM, OBC, Chief of the Osoyoos Indian Band, as our keynote speaker at this year's Presidents' Luncheon on December 8. Chief Louie is a sought-after speaker, a business leader, and a successful entrepreneur, and his presentation is an excellent opportunity to learn from his experience as he shares his perspective on doing business with First Nations.

There is a lot to learn and a lot of work to do, but I am looking forward to moving towards a future where our relationships with Indigenous communities are inclusive, respectful, and beneficial for all.

On behalf of the Board of Governors, I extend best wishes to you and your family for a safe, healthy, and happy new year in 2023.



COVER: Fraser River and farms, near Chilliwack. *iStock/ edb3_16* (Edgar Bullon)

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FROM THE EO'S DESK



BRENDA SOUTHAM
EXECUTIVE OFFICER
AND EDITOR-IN-CHIEF

It is November of 2022 and hard to believe that we are still talking about COVID-19—and things are not back to how we thought they might be when we went home in March of 2020. It begs the question, “Will life ever be how it was?” My instinct says no, life as we know it has changed and we will adapt.

Adaption is also top of mind in what is typically a season of floods. November 2021 saw the atmospheric rivers that brought intense flooding to BC, specifically the Fraser Valley. In this edition of *Input* we have brought to you a number of articles about last year’s floods and their impact, including the steps that organizations are taking to respond better in the future.

The Fraser Basin Council writes about the role that cities play with floods and other disasters, noting that cities rarely have the funding for the large infrastructure investments they need, and that First Nations communities are at an even bigger risk from floods as they are outside the areas protected by diking infrastructure. We also hear about risk and responsibility in our Ask a Lawyer column, which discusses the current class action lawsuit related to impacts from the 2021 Sumas Flood.

BC Assessment tells us about how they put together an Extreme Weather Response Team (EWRT) and what their processes were to deal with the flood impacts of 2021 as the roll would have been close to complete at the time the floods occurred and some flooded properties required reassessment.

We were happy to receive an article from the Minister of Agriculture and Food who wrote about the Canada-BC Flood Recovery Program for Food Security, how our food systems are at jeopardy with these types of weather incidents, and the need for the Province to support climate change adaptation and mitigation. And the Fraser Valley Real Estate Board shared with us the highs and lows of what is happening with housing in the Valley. An interesting read and, once again, the discussion is mostly about inventory.

Thanks to all who participated in this edition of *Input*. We appreciate your thoughtful and informative articles, which gives us all a little more insight into the world in which we live, work, and play. And to our regular columnists, we know it takes valuable time to write for us and we are grateful that you do.

ABOUT

Input was established in 1976. It ran at 12 pages and stayed that size for a long time. It was more like a newsletter then: when something new happened in the real estate industry, one of our RIs wrote about it, but the publication didn’t cover much industry information otherwise.

Many years later, *Input* runs at an average of 48 pages, sometimes a bit bigger or smaller, and our authors hail from around the globe. Our focus is on keeping readers informed with all aspects of the industry, particularly hot topics.

REIBC delivers *Input* to 4,000 people or organizations within the real estate industry.

Who receives *Input*?

- REIBC members
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WE WANT TO HEAR FROM YOU

Please let us know your ideas for upcoming issues and how you like the magazine—and check out our Facebook and Twitter pages for up-to-the-minute information on REIBC activities.

reibc.org
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Steve Litke is the director of Water Programs for the Fraser Basin Council, where he helps inform and support flood authorities in advancing flood management initiatives in BC, including the multi-government Lower Mainland Flood Management Strategy initiative, the 2021 BC Flood Investigations report series, and other flood planning, technical analysis, and mapping projects.
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Denise Palmer Hoskins is the communications manager for the Fraser Basin Council, where she supports multiple teams in program communications and outreach, including on current flood initiatives, and oversees the floodwise.ca website, which offers flood tips, regional flood maps, and links to community resources.
fraserbasin.bc.ca



Honourable Lana Popham was elected MLA for Saanich South in 2009, and re-elected in 2013, 2017, and 2020. She is the Minister of Agriculture and Food. After being elected in 2009, Minister Popham served as Opposition Critic for Agriculture for eight years. She travelled the province extensively, meeting with farmers, agricultural associations, and food advocacy groups. She has championed numerous agricultural initiatives, including the Buy BC programme, improvements to the meat regulations, and increased institutional procurement of local food. As the MLA for Saanich South, Minister Popham actively supports her constituents and has organized many community meetings, gatherings, rallies, and marches. She entered politics to improve the quality of life in Saanich, promote sustainable agriculture, and strengthen the provincial response to climate change.
www2.gov.bc.ca



Paul Dhillon, RI, is a senior appraisal analyst with Quality Standards and Practices at BC Assessment. He has worked for BC Assessment since 2012 out of the Abbotsford office. His assessment background includes the valuation of commercial, special purpose cost, and strata properties. He has been a member of REIBC since 2016. When Paul is not working, he enjoys being outdoors and is a avid hiker.
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CONTINUED >

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Baldev Gill is CEO of the Fraser Valley Real Estate Board. With over 25 years of progressive experience in proactive public and private sector organizations, Gill's career has focused on shaping culture, managing change, interpreting and defining strategic priorities, and pursuing evolving opportunities with a view to driving sustainable growth. Gill previously served as COO and CFO with the Chartered Professionals in Human Resources of BC & Yukon. Earlier in his executive career, Baldev also served as CFO and VP of Human Resources and Office Services at the Certified General Accountants' Association of Canada, and as COO and CFO of the BC Branch of the Actra Performers Guild. He holds an MBA and continues to hold Fellowship standing with the Chartered Professional Accountants (FCPA). In addition to many other designations acquired over the years, Gill recently earned the Institute of Corporate Directors (ICD.D) credential.

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On January 1, 2023, the Home Buyer Rescission Period otherwise known as a cooling-off period comes into effect for residential real estate sales.

During this rescission period, homebuyers can cancel an accepted offer within three business days.

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2022-2023

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FUTURE OF FLOOD IN THE FRASER VALLEY

Steve Litke and Denise Palmer Hoskins

In November 2021, unrelenting rainfall from three atmospheric rivers soaked southern BC, wreaking havoc in the Fraser Valley and inland to Hope, Spences Bridge, Merritt, and Princeton. These “rivers in the sky” triggered washouts, landslides, and flooding that damaged properties, severed highways and railways, and killed five people.

Simply stated, the toll was high. In financial terms alone, the Insurance Bureau of Canada pegged private insurance payments at \$675 million, making it BC’s most costly weather disaster to date. *The Globe and Mail* analyzed overall costs at \$9 billion, including \$6 billion for BC highways, \$1 billion for municipal repairs, an estimated \$500 million for provincial disaster financial assistance, and \$228 million for agricultural flood aid.

THE FRASER VALLEY FLOODS

In the Fraser Valley, Abbotsford was hit hard by the storms. The Nooksack River in Washington State overtopped its banks and flowed into the Sumas River, heading north into Abbotsford. On November 16 a wall of water broke through the Sumas River dike and inundated Sumas Prairie. The flood impacted 1,000 properties, drowned 640,000 animals in livestock barns, and damaged infrastructure.

As the waters receded, cleanup began in the Fraser Valley, and the City of Abbotsford started planning new diking options for Sumas. All across the Lower Mainland,



there was sober reflection on flood—about what’s ahead and what can be done.

Lower Mainland communities are vulnerable to different kinds of flooding. Snowmelt and heavy rain can overwhelm urban stormwater infrastructure or cause local rivers and creeks to overtop their banks. The most serious threat of a widespread flood across the Fraser Valley, however, comes from the Fraser River during the spring snowmelt. Coastal areas of the Lower Mainland are also threatened by storm surge events, when low pressure storms cause ocean levels to rise and high winds can create damaging waves. Both Fraser River and coastal floods could cause widespread damage to homes,



Abbotsford flooding, November 22, 2021. *flickr/Province of BC*

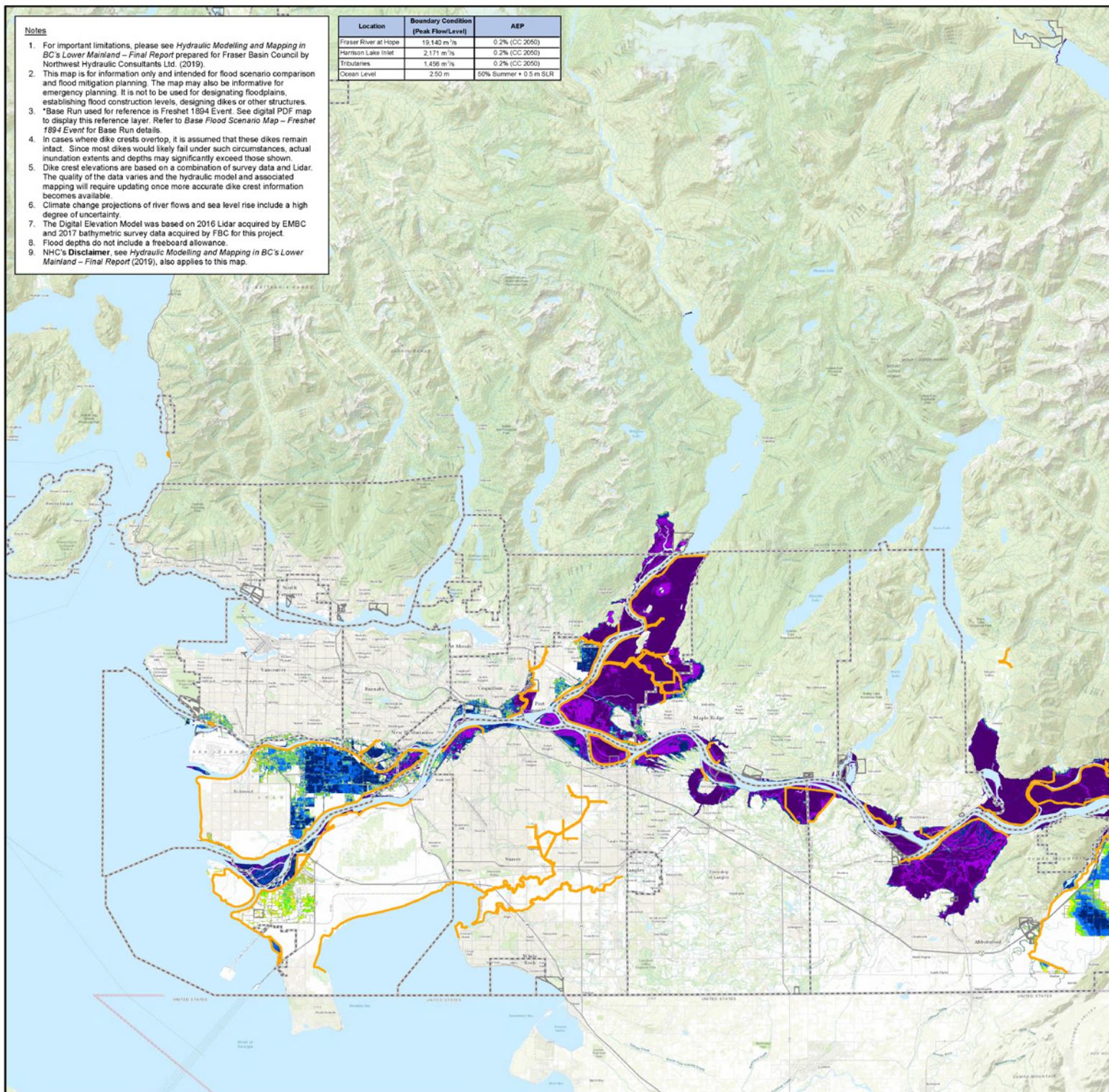
businesses, farms, and infrastructure in many communities across the region.

A RIVER RUNS THROUGH IT

The wide, flat lowlands of the Fraser Valley were formed thousands of years ago from deglaciation of the Cordilleran ice sheet. The Fraser River—or Stó:lo, as the river was first named by First Nations—continued to shape the landscape, flooding the valley with nutrient-laden sediments and forming impressive river deltas where the river meets the sea. Running high and fast each spring from mountain snowmelt, the Fraser travels nearly 1,300 km from its headwaters in the Rockies to

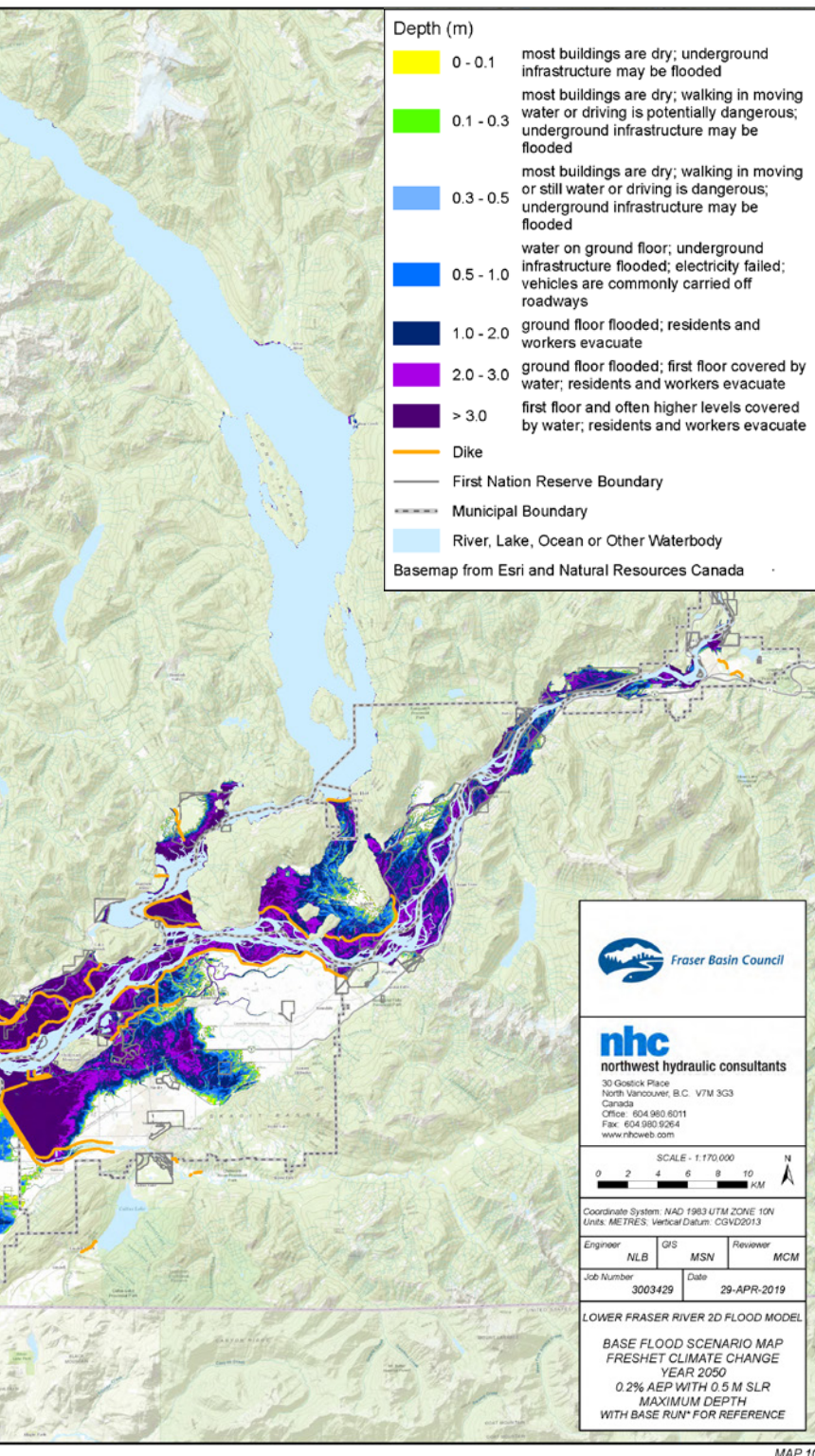
the Salish Sea, draining a 200,000-square-kilometre watershed.

First Nations Peoples who live in the Valley have always respected the river during spring freshet by traditionally living on higher ground and using the lowlands in safe seasons. Their harmony with the river was disrupted by the colonial reserve system, which pushed their communities into restricted, and often vulnerable, locations. European settlers took the tack of resisting the river and built year-round farms and homes across the valley floodplain. While hoping for the best, they were flooded frequently.



Flood scenario modelling and mapping was undertaken by the Fraser Basin Council for participating governments in a Lower Mainland Flood Management Strategy initiative. This map shows a sample 500-year flood (0.2% Annual Exceedance Probability – the probability that a flood this size could occur in any given year) in 2050, taking into account climate change impacts. Flood scenario maps for regional (not site-specific) planning are available at floodwise.ca. Check with local governments for local maps.

Fraser Basin Council



The largest recorded Fraser River flood was in 1894. Still known as “the big one,” this flood covered floodplains across the Fraser Valley and many parts of what is now Metro Vancouver. At its peak, the river flow reached nearly 17,000 cubic metres per second. That’s equal to emptying 400 Olympic swimming pools into the channel every minute.

The second largest recorded Fraser flood was over 70 years ago, in 1948. There were some dikes in place at that time, and only modest-sized settlements. Even so, the flood displaced 16,000 people and destroyed thousands of homes, farms, and infrastructure.

FLOOD HAZARDS ARE INCREASING

Fast forward to 2022. The same floodplains of the Fraser Valley and Metro Vancouver are now extensively developed with homes and agricultural, industrial, and commercial operations. Development continues to intensify.

There have been worrisome years when water levels on the Fraser have run very high. Local officials watch BC River Forecast Centre snowpack and streamflow data on the Fraser, ready to activate local emergency plans and call for provincial support if needed.

The region’s main flood defences are 600 km of river and sea dikes, together with flood boxes and pumps. Most of these were built under a federal-provincial program in the 1970s and ‘80s and were intended to resist a recurrence of the 1894 Fraser River flood or a 200-year coastal storm surge. However, recent modelling and dike assessments show that over 70% of these dikes could be overtopped or otherwise breached by a large-scale flood.

A repeat of the 1894 Fraser flood, or a large-scale coastal flood, would be serious. Either of these could displace 200,000 people in the Lower Mainland, cut major transportation routes, and trigger up to \$20 billion in residential, commercial, and public buildings, agriculture, and other losses, according to a 2016 study. The extent of any flood and the depth of flood waters depend on the scenario—including if, where, and how dikes fail, which is difficult to predict.

Just how likely is another “big one”? Both snowpack and weather are key factors. Some eight or nine days of extremely hot weather (over 25°C) in the Upper Fraser region, for example, could raise Fraser flows to 1948 levels.

Climate change is pivotal. It is projected to raise sea levels and create other flood risk factors, such as more periods of intense warming, rapid snowmelt, and heavy rainfall. Recent climate projections suggest that larger and more frequent floods on the Fraser are expected. Experts are also looking at the impacts of compound events.

Provincial flood investigation reports compiled and published by the Fraser Basin Council in mid-2021 include sample scenarios of compound events. For example, extensive flooding might occur in an area where previous wildfires have removed tree cover and created hydrophobic soils that don't allow water to soak into the ground. The combination of previous wildfires, followed by a high snowfall over the winter, a late freshet, and extreme spring rain could result in a larger flood than would otherwise occur with fewer of these factors at play. Another scenario might come from atmospheric-river rainfall, as seen last November. If the rainfall coincided with abnormally warm winter temperatures and a ripe snowpack, rivers might flow very high.

The 1894 flood is conventionally considered to be a flood that could return every 500 years on average—otherwise put, it has an estimated 0.2% chance of occurring in any given year. Flood modelling shows a flood that size could occur as often as every 50 years on average by the turn of the century under some projections of a changing climate. In practical terms, today's homeowner might have a 5% likelihood of experiencing such a flood over the course of living in a home and paying down a mortgage over 25 years—but for someone buying a home in 2100, that likelihood could increase to 40%. Flood return periods are based on averages, and it's entirely possible to have decades with no floods, or to have serious floods in back-to-back years. Tracking the changing face of the flood hazard, especially under climate change, is critical for adaptive flood management.

COMMUNITIES UNDER PRESSURE

When it comes to community protection from flood and other disasters, Lower Mainland cities and towns are on the front lines. They are typically responsible for local dike operations and maintenance, for local land-use planning and regulation of development, and for emergency response. Yet most cities and other diking authorities lack the funds for big-ticket infrastructure, such as higher and wider dikes, or to acquire the land needed to build them. They can periodically access federal and/or provincial funding, which helps with smaller or short-term projects, but not necessarily more substantial upgrades and long-term investments. First Nations communities

are especially at risk. Not only were most left outside the current dike alignment, but the dikes also confine the river channel, making river levels even higher in these unprotected areas.

Communities across the region recognize the seriousness of flood, and some have gone a long way in advancing plans to meet local needs—though money remains a key issue. Because floods respect no boundaries, a Lower Mainland Flood Management Strategy (LMFMS) initiative is encouraging collaboration among various governments that have flood management responsibilities in the region.

The Fraser Basin Council facilitates the LMFMS. The initiative has helped bridge gaps in knowledge, advance regional flood modelling and mapping, develop a new flood risk assessment tool, and support federal, provincial, local, and First Nations governments in identifying regional flood priorities. A working draft of a strategy was developed in 2021. There were divergent views on some parts, and more work is needed to advance the strategy and to engage First Nations more fully in the leadership of the initiative.

IT'S ABOUT MORE THAN DIKES

Flood risk is a combination of three things: the nature of the flood hazard (the depth, extent, and velocity of water); exposure (who and what is located within a floodplain or flood hazard area); and vulnerability (for example, physical limitations or social and economic disadvantages that worsen one's position in a flood).

There are four basic approaches that communities can take in reducing flood risk:

1. Protect – keep floodwaters from reaching development, such as with dikes.
2. Accommodate – manage land and development to minimize damage.
3. Retreat – remove or avoid increasing vulnerable development within floodplains.
4. Avoid – do not place new vulnerable development in floodplains.

There is no silver bullet, especially when planning for bigger and more frequent floods under climate change. Multiple measures are needed. New or improved dikes for the Lower Mainland will require significant investment. Dikes, floodwalls, and other barriers can't offer full protection, so a full suite of structural and non-structural options needs consideration.



Abbotsford farmland under water, November 22, 2021. flickr/Province of BC

In the wake of many flood disasters around the world, some experts are rethinking the relationship with rivers. The Netherlands—a country renowned for its sea-diking savvy—has taken a step back to “make room for the river.” In 2007 the Dutch started a program to move dikes farther away from several large rivers and to buy out land as needed, along with other steps to better manage river floods. In 2021 there was flooding on tributary rivers, but the government pointed to initiatives that increased flow capacity on the main stem of the Meuse River as having been effective in preventing more serious losses.

In the Lower Mainland, it may be possible to designate more of the Fraser River and tributary floodplains for future parks, natural areas, outdoor recreation facilities, resilient crop agriculture, or less-impacted industry, where viable. These areas would be expected to flood from time to time and so would require careful planning. If new Lower Mainland dikes are built, there may also be opportunities to locate some dikes back from the river to allow more of the floodplain as “room for the river” if modelling showed this to be advantageous in reducing the flood hazard. Environmental benefits also result from setting dikes further away from riverbanks. This approach allows for healthier riparian (riverside) habitat and lessens the need for hard erosion protection along the riverbank. It also leaves more room for sloughs, side channels, and wetlands to remain connected to the

mainstem of the river, rather than being cut off by diking systems—thereby improving the quality and accessibility of fish and wildlife habitat.

When floodplains are developed, BC municipalities set the requirements. They may require developers to meet flood construction levels: that is, to raise the buildings or raise the land to a specific elevation. Climate change again comes into play. Vancouver, for example, follows the BC Government’s Flood Hazard Area Land Use Management Guidelines by planning for one metre of sea level rise by 2100 when setting minimum flood construction levels. It is important to note that sea levels might rise at a faster rate and are projected to rise beyond one metre over a longer time period.

Many communities, unfortunately, lack comprehensive, updated local flood maps—and this is a problem. The nature of flood is changing, and flood extents and flood depths are important considerations for planning. There is wide agreement that ongoing flood mapping is needed for this region and all of BC.

LET THE BUYER BEWARE

With best efforts and collaboration across all governments, there are opportunities to reduce flood risks across the Lower Mainland and in other parts of BC.

That said, buyers need to consider their own willingness to accept flood risks when deciding whether to buy or build in a floodplain.

Questions worth asking:

- Is this property in a coastal or Fraser River floodplain? Is it vulnerable to flooding from any other watercourse?
- Are there equally suitable properties that are not in the floodplain?
- Has a previous flood on the property been recorded?
- Does the local government have a flood map, bylaw, or other regulation to review? How up to date is the map, bylaw, or other regulation?
- Is a house or other building on the property raised to an appropriate flood construction level?
- Is overland flood insurance available for this property? At what cost, and what does it cover?
- What is the state of community flood infrastructure?
- How would a flood impact future property value?

The provincial government has a disaster financial assistance program to help restore flooded homes and businesses, but there are limitations, and homeowners may be ineligible for coverage if they have access to private insurance but choose not to buy it. As well, disaster financial assistance does not pay the full costs of flood losses, so there is residual risk. Overland flood insurance is not available for all properties, so it's important to check.

Land professionals are best to never play down flood risks. Buyers should look into flood as a matter of due diligence, seek information from local authorities, and seek expert help from engineers and other professionals as needed to make informed choices to reduce their flood risks.

The Fraser Basin Council works to advance sustainability in BC through three strategic priorities: taking action on climate change, supporting healthy watersheds and water resources, and building sustainable and resilient communities.

RI



Congratulations to the

2022 Land Awards Winners

Wayne McCrory
Land Champion

Taylor Wale
Emerging Leader

Tsilhqot'in Wildfire Management Project
Project: Land Use and Conservation

Water for Fish
Project: Fresh Water

Tea Creek Farm
Project: Food Lands

First Nations Home EnergySave
Project: Built Environment

Radon in Real Estate
Project: Real Estate



MEMBER PROFILE

DANIEL JOHN, RI

**PROGRAM HEAD,
PROFESSIONAL REAL ESTATE
BCIT**

**REALTOR
SUTTON GROUP –
SEAFAIR REALTY**



Daniel John's positive attitude was something he learned in one of his first jobs—at McDonald's, where he started in the kitchen and quickly worked his way up to being a crew chief. He also learned about working under constant time pressure, working in a fast-paced team environment, providing fast and efficient customer service, dealing with many different personality types, being able to multi-task and deal with conflict, having high cleaning standards, helping teammates, leading teams, and processing payments.

"The attitude with which you approach challenges can affect the team around you," says Daniel. "Bringing a positive, energetic attitude to any team can be infectious (smiles were on the menu and they were free)."

Daniel, an avid runner and alto saxophone player, is the program head of Professional Real Estate at BCIT where he appreciates the energy, excitement, and enthusiasm that the students of real estate bring to their learning. "I like the responsibility of helping to educate the new generation of real estate professionals. I love staying very connected with the real estate profession so that we can create curriculum that is the most up to



Daniel John and wife Megan Cheng.

date possible, with the applied aspect of learning being at the forefront," he says, emphasizing the importance of graduates being ready to work in the industry.

Daniel like to learn himself, which is a must in this evolving profession, particularly with having to adapt to business trends and new technologies. He is constantly looking to learn and improve as a director and has achieved his goal of an ICD.D designation from the Institute of Corporate Directors.

In addition to his role at BCIT, Daniel is also a residential realtor at Sutton Group – Seafair Realty. "The career is dynamic, always changing, and no two days are ever the same. It's still exciting, and I love that the teams that I work with are always changing so I am able to work with many different people," he says. "I have met some of the best people by being involved with organized real estate."

To give back to the real estate community that has had such a positive impact on his career, Daniel has volunteered on the boards of REIBC and the Real Estate Board of Greater Vancouver. With some of the team from Sutton Group – Seafair Realty, and as a former resident of Richmond, he helps organize a food drive with the Richmond Food Bank every year, and he is also always involved with the REBGV Blanket Drive.

SUPPORTING AGRICULTURE AFTER THE FLOODS

Lana Popham, Minister of Agriculture and Food

The Fraser Valley is the heart of BC's agricultural community, providing delicious food for the entire province. Agriculture, farming, and food production are the foundation of the region's economy. Some of the richest soils in the country are found in the Valley, which allow for a broad range of crops to thrive. Additionally, many of the province's dairy, livestock, poultry, and egg farms are located here.

In total, approximately 14% of BC's farms are found in the region, but they generate close to 40% of the gross annual farm receipts, equalling over \$1 billion in gross farm income, and they represent over \$3 billion per year in economic activity.

Many of BC's valued family farms have operated in the Fraser Valley for generations, and over the past five years as Minister of Agriculture and Food, and the eight years previous as Opposition Critic for Agriculture, it has been my pleasure to get to know these farmers, tour their farms and businesses, and champion their locally grown products.

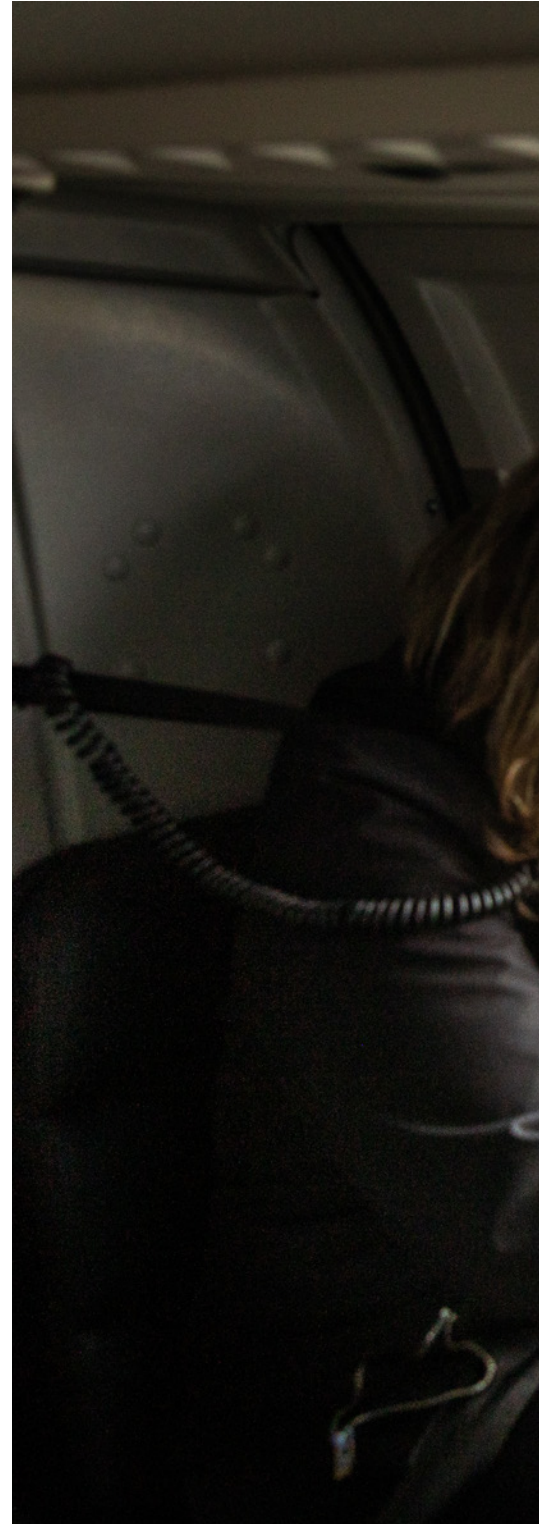
FLOOD IMPACTS

It broke my heart to see how seriously many of their livelihoods were affected by last November's flooding. This was the largest agriculture disaster in BC's history. At the worst of it, over 1,100 farms were under an evacuation order or alert, and 15,000 hectares of farmland were impacted. Thousands of tonnes of crops were lost along with damage to infrastructure and, tragically, the loss of many animals. Total damages were estimated at over \$200 million.

The flooding followed the unprecedented challenges of a multi-year global pandemic and a series of destructive climate change-related weather events that included wildfires, drought, and heatwaves.

When I visited the Valley in the days following the flooding, I couldn't believe the devastation I was seeing. Looking out at the flooded farmland on the Sumas Prairie from the helicopter windows and seeing buildings, fields, and roads under water didn't make me feel all that hopeful.

But then I talked and visited with farmers on the ground who were impacted, and once the initial disbelief had passed, I was struck by how many farmers had a hopeful outlook on the situation and just wanted to get back to farming and providing for their community as soon as they could. The resilience and dedication shown by BC farmers in the aftermath of what was the lowest of lows was inspiring and demonstrated the need and responsibility we had as a government to help farmers and our food system recover.





Minister Lana Popham witnesses the flood devastation over Abbotsford and Chilliwack, November 23, 2021. *flickr/Province of BC*



Abbotsford flooding tour, November 23, 2021. *flickr/Province of BC*

In the days and weeks following, I, along with staff from my ministry and our federal counterparts, met with and listened to many BC farmers and farming organizations, talking to every sector that experienced severe losses. We worked with them every step of the way to make sure we were responding to their needs and putting together a response that would help farmers get back to production again.

SUPPORT FOR PRODUCERS

This resulted in the Canada-BC Flood Recovery Program for Food Security, which provides up to \$228 million to help farmers get their businesses back on track while supporting BC's food security and economy. The funding is for expenses not covered by existing government programs or private insurance, such as the cleanup, repair, and restoration of flood-impacted land and buildings. It also includes assistance for the loss of perennial plants like blueberries that are not raised for resale. Other categories include expenses related to the repair of uninsurable farm infrastructure and costs for animal welfare, such as replacement feed, livestock transportation, and veterinary care.

Advance payments were issued to farmers to help them prepare for seasonal production, and staff from my ministry have been working closely with applicants to ensure the process is as seamless as possible. Our ministry team has significant experience in farm insurance and risk management programming and have been, and continue to be, available to provide one-on-one assistance in both English and Punjabi to farmers. Support is also based on commodity, so blueberry growers work with staff who are familiar with that crop, and the same for poultry producers, dairy farmers, and so on.

I am heartened to see many of the farms back on their feet and producing food for British Columbians. Some were able to rebound quickly while others needed a little more time, and there are many whom we are still working with to help fully recover.

As of September 13, 2022, over 500 applications have been received and over \$47 million provided in support. Ministry staff will continue to assist farmers as assessments continue at many farms throughout the fall, with some repairs and replanting to be completed throughout 2023.



Minister Popham speaks with agricultural producers affected by flooding in Abbotsford.
flickr/Province of BC

In addition to the Canada-BC Flood Recovery Program for Food Security, producers can also access two ongoing, permanent programs that support weather-related losses and income declines. Agri-Insurance provides insurance against natural hazards, mainly weather, to help reduce the financial impact of reduced crop production or losses. AgriStability provides support when producers experience a large income decline. BC farmers who are not currently enrolled in the 2021 program year can apply retroactively for funding up until December 31, 2022.

BUILDING RESILIENCE IN THE SECTOR

The impact of the flooding on the Fraser Valley has given us a stark example of what is at stake in our agricultural sector and the threat that climate changes poses to our agricultural communities and the overall food security of British Columbians. This is the biggest challenge we face going forward and we need to keep working together to protect our food security and food economy.

Being able to feed British Columbians through local agriculture is intricately tied to climate change. It is imperative we act now to prepare for and, where possible,

mitigate the impacts of climate change that will only continue to grow and affect the livelihoods of farmers and food producers with each passing season.

The Province will continue to look at new tools and programs, like our new Extreme Weather Preparedness for Agriculture program that will help fund climate adaptation and mitigation projects such as flood-resilient feed storage, farm building retrofits, improved barn cooling systems, and extreme heat protection for crops and livestock.

The flooding in the Fraser Valley showed that our agricultural and food producing sector can overcome heartbreaking tragedy and loss with resilience and hope. It is now up to us as fellow British Columbians to help lift them up, to continue to look for the BuyBC logo when shopping, and to ensure we're buying local so we can support our food producers and our food security.

Our government will continue working hard to support our agriculture sector and we remain committed to having a resilient, competitive agriculture and food sector that feeds and employs British Columbians.

REIBC AWARDS GALA AND DIAMOND ANNIVERSARY



On October 26, 2022, REIBC held its inaugural Awards Gala in conjunction with its Diamond Anniversary.

When the doors opened, we were welcomed with diamonds and celebration as well as video recordings bringing us warm wishes from Ian Macnaughton (President 1968-1969), who could not attend, and from Graham Allen (President 1978-1982). Both of these members talked about the evolution of the real estate industry over the years and how their participation with the Institute affected their lives and careers.

Over 150 people were present, and we started the night with a “step-and-repeat” so that everyone could have a photo. We then had our appetizers served to us in a networking atmosphere so that everyone had the opportunity to see and visit with those they wanted to.

Then a fabulous dinner and the celebratory program began. How exciting to have RIs nominated for four awards! We call them Medals of Excellence: one for Emerging Leader, one for Ingenuity, one for Leadership, and the coveted Medal of Distinction. We had the medals created by Indigenous artist Roxane McCallum and they

were strikingly beautiful. With copper on one side and cedar on the other, the copper showed the animal or symbol representing each award and on the back in cedar was the Institute’s logo, the name of the award, and the recipient’s name and year—medals worthy of our distinguished recipients.

In between some of the award presentations we heard from Past Presidents Andrea Fletcher and Daniel John. They spoke about the difference the Institute made in their career, the changes they have seen so far in the Institute and the industry, and what they expect the future may hold. Inspiring, to say the least.

With a lot of time to network and visit with friends old and new, it was a wonderful evening!

We would like to thank all those that attended and congratulate those that were nominated and those that received the awards. This event brought the best of the best together and we look forward to next year.

Save the date! The 2023 Awards Gala will be held on June 15, 2023, at the Paradox Hotel in Vancouver.



AWARD RECIPIENTS

Medal of Distinction

André Gravelle, RI (right)

Medal of Excellence – Leadership

David Podmore, RI (centre left)

Medal of Excellence – Ingenuity

Rudy Nielsen, RI (left)

Medal of Excellence – Emerging Leader

Ashley Bellwood, RI (centre right)

EVENT SPONSORS



BC ASSESSMENT





REIBC HISTORY

The first real estate boards were formed in BC in the early 1920s. In 1922 the provincial government passed the first real estate agents' licence law, setting minimum standards of practice for the vocation.

In 1949, the BC Association of Real Estate Boards was formed and eight years later in 1957 a new *Real Estate Act* was submitted to government. This Act was not passed into law but the failure brought about a new association. In order to form a body composed of real estate agents who could act as an advisory body to government, the BC Association of Real Estate Boards formed the BC Institute of Real Estate Agents in late 1957. This was REIBC's predecessor.

By 1960, progress had been made towards establishing the vocation of real estate agent as a profession, so the BC Institute of Real Estate Agents moved toward becoming a professional real estate society. It changed its name to the Real Estate Institute of BC and on July 6, 1962, this professional division was established.

The Institute started with a membership of realtors, but as the times changed it began to include additional professions. By the 1980s there was a professional division strictly for appraisers. In the 1980s, the Institute decided to expand its professional division and make eligible for the RI designation those real estate professionals who met its updated education and experience requirements.

In 1989 the Institute applied for Occupational Title with the *Society Act* and received R.I.(B.C) as a formal designation. In 2002, the R.I. designation was also added to Title Protection, which allowed only members of the Institute the use of those letters.

In 2016 both RI and RI(BC) were trademarked. These marks are the mark of a real estate professional and in BC they are sought after in many professions of real estate.

As we celebrate our sixtieth anniversary, we celebrate those that came before and know that the integrity, the ethics, and the knowledge of an RI are second to none.

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EXTREME WEATHER EVENTS AND PROPERTY ASSESSMENT IMPACTS

Paul Dhillon, RI, and Michael Spatharakis



Highway 1, Sumas flood, December 1, 2021. *flickr/Drew Brayshaw*

Severe floods and related landslides affected parts of British Columbia during November 2021, damaging real property and infrastructure and disrupting the agricultural and transportation industries. In the Fraser Valley, the Sumas and Nooksack rivers overflowed, resulting in the evacuation of approximately 1,100 homes in Abbotsford. The emotional toll and financial uncertainty caused by these events was significant.

AMENDING THE COMPLETED ASSESSMENT ROLL

The mandate of BC Assessment (BCA) is to establish and maintain uniform real property assessments throughout British Columbia in accordance with the *Assessment Act*. In response to the November 2021 events, BCA established and implemented an Extreme Weather Response Team (EWRT). The purpose of the EWRT was to ensure coordinated, consistent, effective, and efficient communications, inquiry response, and valuation amendment decision-making for impacted properties.

Section 10(3)(c.1) of the Act provides the framework for the assessor to amend the Completed Assessment Roll if improvements are substantially damaged or destroyed between November 1 and December 31 and the damage or destruction cannot be reasonably repaired by December 31. Buildings and/or structures are considered substantially damaged if remediation costs are at least 25% of the assessed improvement value or the damage rendered the improvements uninhabitable or unusable for their intended purpose.

Section 10(3)(c.1) does not apply to unimproved land; thus, damage to land only was not considered for review for the 2022 Completed Assessment Roll. Notwithstanding, should land damage persist as of BCA's physical state and condition date of October 31, 2022, it will be considered during development of the 2023 Completed Assessment Roll.

An extreme weather page was added to BCA's website to explain the applicability of Section 10(3)(c.1) to the impacts from November's flooding and landslides. Damage declaration forms were attached to enable property owners to initiate a request for review of their 2022 property assessment.

To identify the potential scope of impact, the EWRT leveraged EmergencyMapBC to identify properties subject to evacuation alerts or orders in November 2021. The following special message was added to the 2022 Assessment Notice for these properties to provide information to potentially impacted property owners: "If your property was substantially damaged or destroyed by the November 2021 flooding, please visit www.bccassess-ment.ca/weather to learn more about how your property assessment may be impacted."

The EWRT also sent a targeted mailout on January 7, 2022, to properties that had a Local Government Rapid Damage Assessment. The mailout again provided details to owners on how their property could be eligible for review if BCA determined Section 10(3)(c.1) applied. The City of Abbotsford and the Fraser Valley Regional District provided the EWRT with a list of addresses for this mailout.

To support consistent application of Section 10(3)(c.1) and valuation decision-making, the EWRT implemented a review process for substantially damaged or destroyed properties. Owners were requested to complete a damage declaration detailing the damage incurred, inclusive of pictures and contractor remediation costs (if available). The EWRT would then review and determine if the damage was at least 25% of the assessed improvement value or rendered the improvements uninhabitable or unusable for their intended purposes—in which case, an amendment to the 2022 property assessment could be made.

ESTIMATING REPAIR COSTS

Impacted property owners were not anticipated to have obtained contractor remediation costs for submission due to the timing of the events and delivery of 2022 Assessment Notices. Consequently, the EWRT researched cost-to-cure estimators for natural disasters.

Leveraging the United States Federal Emergency Management Agency practices for estimating the repair costs for flood damage, the EWRT created a calculator to generate cost-to-cure adjustments. The calculator consisted of the major construction components comprising a single-family dwelling and the contributory value of each item as a percentage. The total percentage deemed

damaged determined if remediation costs were at least 25% of the assessed improvement value. A similar cost-based approach was utilized for farm outbuildings and commercial properties.

A MODEL FOR SUPPORTING PROPERTY OWNERS

The EWRT received a high number of inquiries in January 2022 from property owners impacted by floods and landslides. The majority of damage declarations submitted for review resulted in an amendment to the 2022 Completed Assessment Roll. The Ministry of Finance collaborated with BCA to undertake a coordinated virtual Property Assessment Review Panel (PARP) in the Fraser Valley to review flood- and landslide-related appeals and Assessor Recommendations. The coordinated PARP provided consistent value decision-making for impacted properties, which was reflected on the 2022 Revised Assessment Roll. After the conclusion of PARP, the EWRT was deactivated.

Valuation review for 2023 property assessments for properties with an amended 2022 property assessment is ongoing. The guidelines, tools, and documents created by the EWRT are supporting regional appraiser follow-up with impacted property owners on the status of remediation as of October 31, 2022, for the 2023 Completed Assessment Roll.

The EWRT navigated a situation that was quite unknown and untested. Impacted property owners expressed appreciation for BCA's proactive communication and engagement during challenging times. Climate change continues to evolve, with increases in extreme weather events expected over time. BCA has established a model to successfully manage similar events and support impacted property owners in the future.



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WHAT DO YOU DO IN YOUR PROFESSIONAL ROLE?

I advise clients about real estate strategy, purchase, sale, and negotiations. Aside from industry-related regulatory responsibilities there are the ethical and common-sense values of doing the best for the client.

WHAT DO YOU FIND CHALLENGING ABOUT YOUR WORK?

Challenge comes in many forms: economy status, regulatory process at all levels, and inventory or lack thereof, for example. These areas impact all clients in different ways. The challenge for me is in working the strategy and negotiation process for my client's best interest within the scope of what we believe can be accomplished.

WHAT DO YOU ENJOY ABOUT YOUR WORK?

I enjoy making a difference for my clients and bringing them success as planned—whether it is finding the first home or moving someone through the elder-care stage, advising corporations, or developing a major housing project. All clients require specific advice, support, and response.

WHAT DO YOU WISH PEOPLE KNEW ABOUT THE WORK YOU DO?

Our industry is in a state of flux. Concerns over housing policy, development, representation, and more are challenging everyone. In most cases, realtors have direct contact with clients and see, feel, and relate to the issues at hand. Many realtors throughout our province are involved with boards, societies, or organizations that are trying to make a difference with affordable housing, environmental issues, and other issues facing their communities. I don't think the extent of that involvement is really known or understood.

IS THE WORK YOU DO TYPICAL FOR YOUR TYPE OF POSITION?

I have over 40 years of experience and success in the business. I merge "old school" with the latest technology. I still enjoy "real" personal contact, which is changing within the industry due to technology, time commitment, and of course the recent pandemic issues. I also merge community involvement and industry support within my business model. There will be similarities within the industry; realtors looking to enhance their careers are creating their own long-term plans that evolve over time. Most realtors work as independent contractors, and that brings with it the individual opportunity and the strength that creates their own success.

WHAT GOALS ARE YOU WORKING TOWARD?

Right now, I am repositioning Lindsay & Associates for the future. It is important to have the right players on the boards of organizations as the dynamics of the industry change. We believe it is important to be on the leading edge to provide the right advice and support to our client base. We also have, over the years, used our connections locally to support and make a difference with regards to community issues like emergency response and environmental issues. I see a strong need for our industry to be leaders in advocating for and being part of the creation of new forms of effective housing initiatives, transportation options, and proactive medical industry initiatives within our communities.

WHAT CHARACTERISTIC OR PERSONALITY TRAIT WOULD BE BEST FOR THIS TYPE OF CAREER?

We all know that our industry and the resulting business models offers many career options. However, key personality traits would include the desire for continuous learning, remaining flexible and adaptive to changing technology and regulatory issues, having humility with the ability to truly listen, being humble and grateful to work in an amazing province, and always having a passion to make a difference for your clients and your community.

ASK A LAWYER

WHAT DO WE KNOW ABOUT THE SUMAS FLOOD CLASS ACTION LAWSUIT?

John McLachlan, RI, LLB, and Nicole K. Wong, JD

In the aftermath of the November 2021 flood in Sumas Prairie that destroyed homes, vehicles, and farmland and displaced thousands of people (the “Sumas Flood”), a class action lawsuit was filed against the City of Abbotsford, the Fraser Valley Regional District (“FVRD”), and the Province of British Columbia.

WHAT IS A CLASS ACTION?

A class action is a form of litigation where one or a few plaintiffs sue defendants on behalf of a larger group of people who claim the same type of loss from the same defendants. The representative plaintiff pursues the claim on behalf of the class. If the representative plaintiff is awarded money or other remedies, all class members share in that recovery. Similarly, the costs of litigation are shared among a larger group.

As at the writing of this article, the Sumas Flood action is still in its early stages and has not yet been certified. During a certification hearing, each side must provide the Court with materials that either support or oppose certification of the action. The Court then decides whether the lawsuit should proceed as a class action. A hearing to certify the Sumas Flood matter as a class action is scheduled to begin on March 13, 2023. This hearing is estimated to last for 10 days.

If an action is certified as a class proceeding, it proceeds to a trial where a judge resolves the issues that are common to and apply to all class members. This decision binds all members of the class, though people who do not

wish to be bound by the results of the proceeding can decide to opt out.

Now that we have set out a brief introduction of how a class action proceeding works, we will further discuss the specific facts of the Sumas Flood action and the positions that each party has set out in their filed pleadings.

REPRESENTATIVE PLAINTIFFS' CLAIMS

In this action, there are two representative plaintiffs located both inside and outside of the protection of the Sumas Dike. These plaintiffs represent both business owners and residents who were affected by the Sumas Flood. The representative plaintiffs allege that they have suffered loss and damage because of the City of Abbotsford, the FVRD, and the Province's nuisance, negligence, gross negligence and failure to warn. This loss and damage includes, among other things,

- personal injury;
- loss of business income and loss of business property;
- loss of real property including residential homes and commercial property, property damage, and diminished value of real property;
- loss of personal property, including livestock, personal effects, and furniture; and
- interference with access to utilities and health care (paragraphs 6, 85 to 91 of the Plaintiffs' Amended Notice of Civil Claim (“ANOCC”).



Top: Tiger dams were set up on Highway 1 in Abbotsford to hold back Sumas River flood waters, November 28, 2021.
 Above: Military traffic rolling out on BC Highway 1 after the removal of the temporary tiger dam across the highway in Abbotsford, December 2, 2021. *flickr/BC Ministry of Transportation and Infrastructure*



The plaintiffs in the Sumas Flood action argue that the City of Abbotsford, the FVRD, and the Province were negligent in that they

- failed to warn the plaintiffs and class members about the Sumas Flood; and
- failed to implement emergency measures and warnings when they knew or ought to have known that a flood of Sumas Prairie was a foreseeable consequence of the weather preceding the Sumas Flood (paragraph 2 of ANOCC).

The plaintiffs have also named three companies, currently unknown, that were allegedly responsible for monitoring the weather or implementing an emergency response of the Sumas Prairie region (paragraphs 13 to 15 of ANOCC).

The plaintiffs argue that if they were properly warned about the severe weather events that took place, they

would have been able to move some of their property to higher ground or they could have reinforced the Sumas Dike, which ultimately failed in two places and failed to properly redirect the flooding (paragraphs 3 and 4 of ANOCC). In the eyes of the plaintiffs, this disaster was predictable, foreseeable, and preventable if only they were given reasonable and timely warning by the defendants.

The ANOCC outlines the Sumas Prairie's status as a known flood risk as it is a floodplain that is located below sea level. Historically, Sumas Prairie has been flooded by both the Fraser River and the Nooksack River overflowing their banks, usually due to rapid snowmelt or heavy rainfall.

Due to the risk of flooding, the Sumas Prairie is protected by the Sumas Dike and the Barrowtown Pump Station. The dike is meant to prevent flooding into the Sumas Prairie by redirecting floodwaters while the pump station sucks water out of the field with large drainage pumps.



Barrowtown Pump Station, December 1, 2021. *flickr/Drew Brayshaw*

The City of Abbotsford is responsible for management of both the Sumas Dike and the Barrowtown Pump Station (paragraphs 29 to 31 of ANOCC).

The plaintiffs allege that despite these measures to protect the Sumas Prairie, a 2015 engineering report found that the Sumas Dike would be unable to stop an overflow of the Nooksack River and that an update of the design of the dike was necessary to withstand future flooding. At the time of the Sumas Flood in 2021, policies to fix the diking system had not yet been implemented (paragraphs 32 to 34 of ANOCC).

The plaintiffs allege that the Province breached its duty to implement its emergency response, monitor risks, and warn impacted communities, despite the Provincial Flood Emergency Plan that existed on paper. Similarly, the plaintiffs say that the City of Abbotsford and the FVRD also failed to monitor the flood risk and adequately warn residents and businesses (paragraphs 39 and 46 of ANOCC).

Much of the ANOCC focuses on the failure of the defendants to properly monitor the weather forecast and take action based on the outcomes of the forecast. The ANOCC contrasts the warnings and evacuation measures implemented by the State of Washington to those warnings given to the residents of the Sumas Prairie and argues that these warnings were negligent. In particular, the plaintiffs say that the evacuation alerts issued by the City of Abbotsford were unclear and non-specific and failed to give meaningful evacuation notice to the residents of the Sumas Prairie (paragraphs 57 to 84 of ANOCC).

CITY OF ABBOTSFORD RESPONSE

In response to the allegations of the representative plaintiffs, Abbotsford said it has no liability to the plaintiffs (Abbotsford Response to Civil Claim (“AR”) at paragraph 9).



Flooding on BC Highway 11, November 14, 2021. flickr/BC Ministry of Transportation and Infrastructure

Although the City works with residents of Sumas Prairie to implement policies and further protections against flood risk, Abbotsford denies that it has a legislated duty to protect the region from the effects of flooding. The City also states that it has limited obligations under the *Dike Maintenance Act* and that it has met these obligations with respect to the Sumas Dike (AR at paragraphs 15 and 19).

Although the City admits that the 2015 Dike Assessment Report identified concerns with the Sumas Dike, Abbotsford's position is that the report only provided summary comments with respect to each dike and that the timing of any updates or repairs to the Sumas Dike was a matter of policy and the financial means of the rate-paying residents of the City (AR at paragraphs 21 to 23).

In short, the City says that it responded to the flooding crisis reasonably and appropriately, including giving appropriate notice to residents and making use of the powers available under the *Emergency Program Act*. Abbotsford further says that the flooding occurred so quickly that even if it had been able to provide earlier notice, the plaintiffs would have been unable to take different steps to avoid or mitigate their loss (AR at paragraphs 11, 24 to 34).

FVRD RESPONSE

The FVRD response is relatively brief when compared to that of the City of Abbotsford and the Province. In response to the allegations of the representative plaintiffs, the FVRD says that the Sumas Prairie and the Sumas Dike are not located within the FVRD's service

area for emergency management services. Instead, the FVRD states that it is the City of Abbotsford Municipal Board that is exclusively responsible for emergency management services in this situation, including warnings related to the Sumas Dike (FVRD Response to Civil Claim ("FVRDR") at paragraphs 7 to 10).

As an alternative argument, FVRD denies that it owed a duty of care to the plaintiffs. FVRD says that it discharged the duties of a local government in good faith and in a reasonable manner for those areas within its service area. Any loss or damage suffered by the plaintiff was due to events outside of the FVRD's control and responsibility, other defendants, or the plaintiffs themselves (FVRDR at paragraphs 17 to 19).

It appears that the FVRD is also attempting to extricate itself from this action as soon as possible. It claims that the criteria for certification has not been met, in which case a trial based on the merits of the action would not go forward, and that the claims against the FVRD disclose no cause of action.

PROVINCE RESPONSE

The Province also denies the allegations made by the plaintiffs and characterizes the role of the Province with respect to the Emergency Program Management Regulation and the Provincial Flood Emergency Plan (the "Plan") as a limited supporting role (Province Response to Civil Claim ("PR") at paragraph 20 to 22).

The Province states that the Plan relies on the fact that it is local authorities that have primary responsibility for managing emergency response and recovery within their

jurisdiction. The Province's role is to provide support to these local governments, which the Province said was done, and that the proper advisories and warnings were issued to Sumas Prairie (PR at paragraph 29).

The Province also says that the Plan was structured under the assumption that individuals and businesses who occupy the Sumas Prairie are aware of flood risks and would reasonably mitigate their risks and take flood prevention measures (PR at paragraph 24). The Province points to restrictive covenants located on title to the properties identified as connected to the representative plaintiffs in support of its position. This restrictive covenant states, among other things, that "property [is], or could reasonably be expected to be, subject to flooding" and that "in the event of loss or damage caused by flooding ... the Grantor "will not sue, claim damages from or hold the City responsible or liable for, any such loss or damage"." The Province sees this covenant as a complete answer and defence to the plaintiffs' claims (PR at paragraphs 57, 58, and 72).

Like the FVRD, the Province takes issue with the claim and says that the claim is vague with respect to the cause of action and ought not be certified. The Province further states that the representative plaintiffs have applied for financial assistance for flood losses under the Compensation and Disaster Financial Assistance Regulation and that their applications are pending, and that this assistance should be set off against any damages awarded to the plaintiff, if any (PR at paragraphs 60 and 69).

Finally, as with the FVRD, the Province's position is that it met the standard of care and even if it did not meet the standard of care, the claim does not establish that the Province's conduct caused the plaintiffs' losses. Even if earlier warnings were available, these warnings would not have prevented the Sumas Flood or the damage it caused (PR at paragraphs 80 and 81).

CONCLUSION

The Sumas Flood clearly had a devastating effect on the affected residents, business owners, and local governments. Considering how unpredictable the forecast can be, especially as we encounter more frequent and severe weather conditions, the outcome of this class action lawsuit may be instructive for future similar cases. At the moment, it remains to be seen whether this lawsuit will be certified, settle, or proceed to trial.

Those affected by the Sumas Flood can find more information about the class action lawsuit at slatervecchio.com/class-action/sumas-flood-class-action/.



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BALANCING ACT IN THE VALLEY

Baldev Gill

When I think back to the lockdown of March 2020 following the onset of the COVID-19 pandemic, two aspects stand out for me. First, how quickly the real estate sector was able to adjust and adapt, pivoting seamlessly from face-to-face, in-person interactions (the foundational “DNA” of realtors) to Zoom meetings and virtual showings. Secondly, that no one could have predicted the magnitude of disruption this would have on the real estate market.

One might have reasonably thought a fair response would see a lull, if not slowing, of the market as the province—indeed, the entire world—attended to more urgent matters. And in the early going that’s basically what it looked like. But soon, it became apparent that this was going to take a lot longer to resolve than we initially realized. Remote work, isolating in place, and quarantining all gave us a new appreciation for the importance of “home.” More than just a place to live and raise a family, it soon became an office, a school, a daycare, a gym, and a sanctuary during uncertain and dangerous times. Demand for housing of all types—detached homes, townhomes, condos, and apartments—began to pick up and accelerate, eating into existing inventories and setting off one of the hottest real estate markets on record.

ROLLERCOASTER HIGHS

Month after month saw new records being set for sales volume and property prices. At the peak, a detached home in the Fraser Valley fetched nearly \$1.8 million, up roughly 70%-80% over pre-pandemic prices. Sales volume for 2021 reached close to 27,000 transactions, blasting through all previous highs. At the same time, new listings couldn’t keep pace with the heightened demand, creating a market imbalance that drove prices up.

Rising prices and low inventories meant that buyers had to look further afield—Chilliwack or Hope, for example—to find something affordable; but even outside the Lower Mainland, prices had climbed steeply. The only bright



spot was that mortgage rates were at historic lows, making it relatively easy to secure financing—if you were lucky enough to find a property. Realtors were contending with unprecedented numbers of unconditional offers per property, many made sight-unseen and at significant multiples over asking price. For every client they were able to find a property for, there were at least 10 others whose hopes and dreams of owning a home were thwarted.

RETURN TO STABILITY

Fast forward to September 2022 and we are seeing stability gradually being restored to the market. In August 2022, the price for a detached home in the Fraser Valley was just over \$1.5 million, down nearly 15% from its peak in March but still up by about 10% compared to 12 months earlier. The composite sales-to-listings ratio recorded three consecutive months in the 12%-20% range, indicating a balanced market (below 12% signals a buyers’ market; above 20% a sellers’), after months in the high double digits due to lack of inventory.



Overlooking Cloverdale. iStock/Overflightstock Ltd

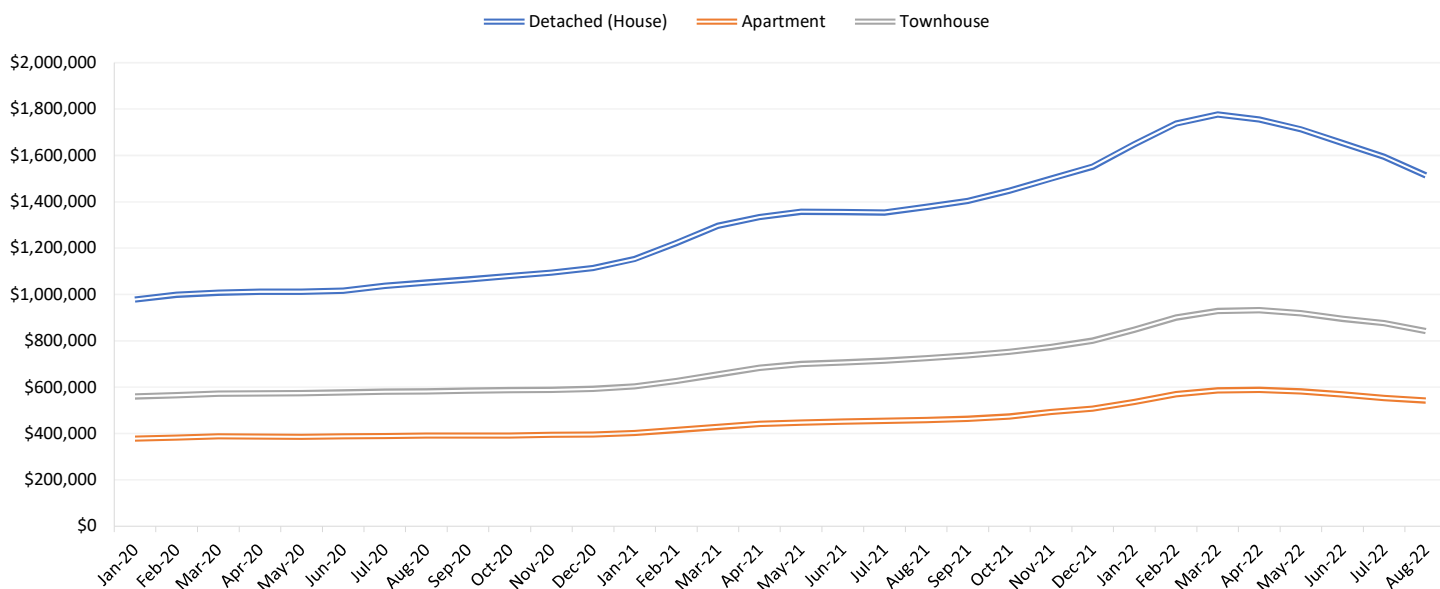
A key reason for the drop in sales and prices we're seeing currently is the steady rise in interest rates over the past months. The pandemic set off a chain of economic events, notably supply chain disruptions, which drove up costs of goods and services across all sectors, including real estate. Together with oil shortages, the sustained impact saw rampant price growth giving rise to inflation. In an effort to control prices, the Bank of Canada started raising its policy rate in spring 2022, when it was below 1.0%. As of this writing, the policy rate stands at 3.25%, giving rise to a prime rate from lenders of nearly 5.5%, a hike that will most certainly impact holders of variable rate mortgages.

IN NEED OF INVENTORY

Regardless of the stronger balance being restored to the real estate market, housing supply continues to be the number one issue throughout the region, and indeed across the country. Plans and schemes proposed by the government have been unable to address the issue in any meaningful way and the chorus of voices from all quarters demanding that more be done continues to grow.

The Fraser Valley Real Estate Board (FVREB), along with our provincial counterparts, are at the forefront of these voices. Realtors are a vital component in the building of communities and see firsthand the impacts of unaffordability on those communities. Our extensive data and deep experience can bring fresh insights to government policies and provide a means by which said policies can be grounded in reality. The allure of British Columbia

PROPERTY PRICES (HPI) BY TYPE - FRASER VALLEY



SOURCE: FRASER VALLEY REAL ESTATE BOARD



View from Mount Thom Summit, overlooking Chilliwack. *iStock/Ferenc Cegledi*

attracts people from across the country and around the world, but it is unsustainable if we are unable to provide a quality of life commensurate with the promise that attracted them here in the first place.

It starts with housing, and we take an active role in lobbying government on behalf of the communities we serve. Our government relations efforts are directed at all levels of government to advocate for timelier and more-responsive solutions. We sponsored candidate meetings at our local chambers of commerce and boards of trade during last year's provincial election and did the same this fall for the municipal elections. We also sent a delegation to Ottawa in October of this year to meet with MPs during the annual Political Action Committee Days initiative.

As the market continues to slowly pick up, it will likely reflect more typical seasonal trends, a welcome development for both realtors and the public alike as the rollercoaster of the last 24 months brought with it its own unique set of stresses and challenges. Unsurprisingly perhaps, it has also attracted more people to the profession. As of August 2022, the FVREB supports 4,888 members, up by 9% since January of this year and by 25% over January 2020.

RESPONSIVE GROWTH

We welcome this growth, but we also recognize that, like any successful organization, we have a responsibility to evolve with the needs of the market and communities and continue to innovate in our response to them. At the FVREB, this manifests in a number of strategic ways.

First, it means continuing to invest in digital infrastructure to renew our processes and to harness the critical data and market intelligence we possess. Having recently migrated to the cloud and launched a new member portal, we are now setting our sights on enhanced data analytics to support our members.

Second, we will continue to evolve our governance practices in service of our members. This means enabling processes and practices that not only align with their needs but allow us to reimagine and enhance the model that Fraser Valley realtors can aspire to become.

Finally, we must continue to advocate for the communities we serve, for housing affordability and adequate supply. As the “boots on the ground” we have a unique perspective on the mechanics of real estate transactions, with a daily view into the very real impacts of programs and schemes on peoples' lives. Together, the whole of these imperatives are much greater than the sum of their parts.

The Fraser Valley has always had a reputation for providing sound real estate investment opportunities, where you can get much more bang for your buck. As the entire Lower Mainland continues to grow, this will become even more true—and no one knows the lay of the land better than our member realtors. Their tenacity and perseverance are driven by a core duty to guide, advise, and protect citizens in the biggest investment decision of their lives. This has been the Fraser Valley Board's guiding philosophy for the past 100 years and will serve us well as we look to the next 100.

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