Guide for Apartments, Condos and Townhomes
Did you know almost half of all British Columbians live in some form of multi-family housing complex? Living in an apartment, condominium or townhome, we tend to see our neighbours daily. Surprisingly, we don’t always get to know them on a personal level. In considering the steps to getting prepared, our neighbours are crucial to our health and well-being, especially when they are in such close proximity. When people know each other, they build a level of trust and are better able to work together during an emergency.

This guide will help you join forces with your neighbours so you know what to do, who to check up on and what resources are available should disaster hit. It should be used in addition to your building’s fire safety plan and can be personalized to align with any emergency or evacuation plans already created. It is intended to help you build a better level of preparedness for all owners and residents in your multi-family complex.

Prepared neighbourhoods—whether a street, cul-de-sac or apartment floor—are resilient neighbourhoods. When you’re in it together, you’re stronger.
Your Guide to Apartment, Condo and Townhome Preparedness

When you live in a multi-family housing complex, preparedness is a joint task. As you work through this guide, talk to your landlord, building manager or strata corporation and encourage them to create a complex-wide plan. You should also follow Step 1 and create your own household plan. Assigning responsibility and planning today will ensure you are prepared for whatever tomorrow brings.

It’s easy as 1… 2… 3…
Step 1 Complete the Household Preparedness Guide and Plan

Step 2 Get to Know Your Neighbours

Use this guide as an icebreaker to reach out to your neighbours by organizing a get-together, such as a BBQ or potluck. If you already have a neighbourhood network in place, like a residents’ association or strata council, start there. Annual or pre-planned events (such as an annual general meeting) are great opportunities to present your preparedness ideas.

Overwhelmed with the idea of planning an event? Try starting with your floor. Invite everyone over for a potluck, or reserve your building’s common room for an evening. In this smaller group you can start to identify each other’s strengths: who has First-Aid training? Who has construction or cooking skills? You can also identify residents who may have unique needs and could use extra help in the event of an emergency. Once you identify a few preparedness champions on your floor, together you can motivate others to get on board.

At your event, consider discussing topics such as:

- What potential risks exist in your area? Is it prone to flooding or earthquakes?
- Does everyone know the importance of being prepared as a household?
- Who has special skills that may be useful in an emergency?
- Where should you meet if it is not safe to enter or gather near your building?
- Do you have an inventory of residents, including pets? You’ll need this to account for each other in an emergency.
Your local Emergency Management Program—let them know your building or complex is organizing around emergency preparedness. This information can help during a disaster. Your program’s coordinator can also help answer questions and provide tools and tips.

Refer to PreparedBC’s *In It Together: Neighbourhood Preparedness Guide* for more tips on building preparedness relationships with your neighbours.

**Insure Your Losses: Be Financially Prepared**

- Whether you rent or own, insurance is available to help you rebuild and to replace your belongings after a loss.
- Your personal contents or belongings are not covered by your strata corporation. Whether you’re a tenant or a unit owner, speak to your insurance representative about your coverage options.
- Review your policy on an annual basis to ensure you’re adequately protected.
- Standard home insurance policies do not include coverage for earthquakes or overland flooding, but it may be available to you. To make sure you are protected, talk to your insurance representative or call the Insurance Bureau of Canada at 1 844 227-5422.
Step 3  Assign Responsibilities

It can be difficult to think clearly during and immediately after a disaster. Assigning responsibilities in advance will enable a faster and more coordinated response.

In an emergency that affects your entire building or complex, leadership roles will need to be established. Wardens and chief wardens should be identified to make decisions and communicate on behalf of residents. In large buildings, consider identifying one or two wardens per floor. These individuals should keep a list of all residents on their floor and have a plan to account for them in an emergency or evacuation. First-Aid attendants should also be identified to attend to anyone suffering from injuries. Be sure to identify alternates for each role as they become available.

Record each person’s role on the sheet located in the centre of this guide.

Chief Warden

- Responsible for directing wardens, liaising with emergency personnel, identifying what needs to be done at what time to ensure safety of all residents.

- Should have an inventory of residents (including those with mobility issues) and pets.

- Should know who can turn off utilities and where they are located.

Floor or Zone Warden

- Responsible for accounting for individuals on their floor or within their pre-identified zone.
Responsible for assisting or directing others to assist those in their zone who need help. Communicate issues to chief warden.

Wardens should know who is responsible for inspecting and assessing the building or complex and how to get in touch with them.

**First-Aid Attendants**
- Must gather at an accessible location to attend to those who need medical assistance.
- Work with chief warden to request emergency personnel if necessary.

**Communication Specialists**
- Gather and disseminate information.
- Work with wardens to ensure accurate information shared with residents and vice versa.
- Have important contact information handy such as landlord or strata corporation phone number and email, non-emergency services, etc.

**Strata Corporation or Landlord**
- Depending on whether you rent or own your own unit, who is accountable for building or complex-wide responsibilities can vary.
- These responsibilities can include turning off complex-wide utilities and planning for common areas like laundry rooms and stairwells.
- Have a conversation with your strata council, building manager or landlord about potential roles and responsibilities in your complex.
## Zone Leaders

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## Our Neighbours

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GATHER EMERGENCY SUPPLIES

- First-aid kit, prescriptions and other personal items
- Battery-powered or hand-crank radio
- Hand-crank or battery-powered flashlight with extra batteries
- Whistle to signal for help
- Emergency plan, copies of important documents and cash
- Phone charger and battery bank
- Non-perishable food for at least three days to a week
- Blanket, seasonal clothing and footwear
- Garbage bags, moist towelettes and plastic ties
- Water for three days to a week; four litres per person per day
## Connect With Us

### Twitter:
- @EmergencyInfoBC for alerts
- @PreparedBC for preparedness information
- @BCGovFireInfo for wildfire updates
- @DriveBC for road conditions
- @InsuranceBureau for insurance tips

### Facebook:
- BC Wildfire Service
- PreparedBC
- Insurance Bureau of Canada

### Web:
- www.EmergencyInfoBC.ca for alerts
- www.gov.bc.ca/PreparedBC for preparedness resources
- www.ibc.ca for insurance information
- www.choa.bc.ca for information on strata property living
Step 4 Identify Safe Meeting Place(s)

In an emergency, you, your family and your neighbours should gather at a predetermined safe meeting place to evaluate the situation and what needs to be done.

Depending on the emergency and whether you live in a large building or complex, you may need different types of meeting points. Be sure to consider these in your plan. You could identify a safe place to meet near your building as well as a safe place to meet away from the property, like another building in your neighbourhood. Forging relationships with other multi-family complexes ahead of time could help everyone in the event of an emergency.

 Anything else?

Discuss any other actions you think are important before, during and after an emergency. Be prepared to adapt to your circumstances on the day and reassign roles if needed. Also be sure to identify alternates for roles in the event that someone is injured, away or has moved before you can identify someone to fill their role.
Step 5  Gather Emergency Supplies
Remove the map and contact details page from the centre of this guide and store it with your household plan in an accessible location. Ensure everyone in your group has a copy of the information.

Space Savers: Tips for Storing Your Kit
Storage space can be tight in apartments and condos, but there are ways to prepare that don’t require a backyard shed. Consider purchasing emergency rations that are small and air-packed. Consider discussing with your neighbours a central storage space for communal emergency items like water and blankets. Talk to your neighbours, strata corporation or landlord about investing in a large tank for water to save space in units.

SAFETY TIPS
- In the event of an emergency, do not use elevators.
- If your power goes out, know how to navigate your complex without electronic access.
- Do not use BBQs or camp stoves in your unit following a disaster.
- Fire alarms and sprinklers may go off: do not panic!
- Do not flush toilets in case water lines are damaged.
- For tips on how to respond to specific hazards, visit www.gov.bc.ca/PreparedBC.
Step 6  Keep in Touch

Maintain the momentum by staying in contact with your neighbours. If you live in a building or complex that is run by a strata corporation or organizes around a residents’ association, use their meeting times to talk about preparedness. Some ideas to stay connected are:

- Ask to be on the agenda at the Annual General Meeting.
- Organize a social event after the AGM to get to know your neighbours better.
- Offer support during times of need or life changes, such as a new baby, a recent death or home renovations.
- Welcome new neighbours by taking over a tray of cookies or bottle of wine. Invite them over for a meal.

Annual General Meeting—What to Discuss

You’ve been put on the agenda at your building or complex’s AGM. Congratulations! You’re now a champion of preparedness. Be enthusiastic about getting prepared—enthusiasm is contagious and will inspire others to get involved. First, point out the hazards that your region faces and use this guide as a starting point to show that preparedness doesn’t have to be a daunting task. Visit gov.bc.ca/PreparedBC to review PreparedBC’s entire suite of resources and jump start your preparedness initiative.
Step 7 Review and Update

Identify someone who will be responsible for organizing a get-together to review and update the plan each year. You could change hosts each year if you’d like.

In addition, you should also review your insurance and refresh your emergency kit annually. Over time, your insurance needs may change and canned food does expire. Identify a consistent date to stay on top of things, such as when we turn the clocks back or forward.

GUIDE FOR APARTMENTS, CONDOS AND TOWNHOUSES

Homeowner, Tenant and Condominium Insurance Policy

1.1 Agreement

In consideration of the payment of the premium and when the declaration page indicates an amount or limit of insurance applies, we provide the insurance described under that coverage, subject to the terms and conditions set out.

The amounts of insurance are shown on the declaration page. A description of coverages follows.

1.2 Coverage A – Dwelling Building

1.2.1 Description of Coverage

We insure:

1) The dwelling and attached structures.
2) Permanently installed outdoor equipment on the premises.
3) Swimming pools, hot tubs and attached equipment on the premises.
Insurance information provided by

IBC
Insurance Bureau of Canada

1-844-2ASK-IBC  www.ibc.ca