



The Real Estate Board of Greater Vancouver

## Quarter Century Club Reception

Thursday, October 19, 2017



**RE/MAX**

FORTY FIFTH  
ANNIVERSARY

**Les**

**Twarog**

**Sales Associate**

RE/MAX CREST REALTY WESTSIDE

Vancouver, British Columbia Canada

Base

**R4**

MGM GRAND HOTEL & CASINO • FEB. 26 - MARCH 1

**ATTENDEE**

**Hall Of Fame**

**Lifetime  
Achievement**

**TITAN**

*Congratulations*

to our new incoming 25 year  
members for 2017!





## 25 Year Award Recipients

Beth (Quan) de la Cerna  
Steven Abel  
Ray Ahrens  
Danielle Alie  
Cameron Armstrong  
Douglas Atkinson  
Su-Marie Baird  
Toni Beaulac  
Gena Belanger  
Jarnail Bhandal  
Surinder Bhandal  
Diane Birk  
John Boer  
David Bowden  
Valerie Brandson  
Darshan Brar  
Jeff Bright  
Paul Buckley  
Lynn Cameron  
Sandi Campardo  
Olive Campbell  
Peter Carleton  
Brent Carlson  
Kevin Carpenter  
Paul Carrothers  
Anthony Caya  
Charlie Cha  
Mark Chambers  
Michael Chan  
Nancy Chan  
Rico Chan  
Donald Chan  
Donna Chan  
Eddie Chan  
Norman Chan  
Steve M.F. Chan  
Samuel Chang  
Stella Chang  
Thomas Chang  
Rob Chasmar  
Simon Che  
Edwin Chen  
Stephen Cheung  
Dolores Chiu  
Peter Chiu  
Brian Chow  
Freda Chow  
Loretta S.F. Chow  
Tom Choy  
Patrick Chu  
Carman Chu  
Jim Chuck  
Rob Chuter  
Manjit Claire  
Gaye Collins  
David Corlett  
Donald Coulson  
Kent Craig  
Pino Cusati  
Teresa Da Roza  
Tony Da Roza  
Mehran Dadbeh  
Allan DeGenova  
Randy DeLair  
Debra Dempsey  
Robert Desbrisay  
Becci Dewinetz  
Devinder Dhillon  
Bernie Doyle  
Petra Ebner  
Philip Edge  
Iain Edmonds  
Patricia Edmonds  
Kenneth Edra  
William Elliott  
Mark Epstein  
Andrea Fletcher  
Rod Fram  
John Freyvogel  
Patrick Fung  
Catherine Furnival  
Mark Gallagher  
Susan Galway  
Eric Gan



## 25 Year Award Recipients

Daljit Gandhi  
Viviane Ghazi  
Peter Gibson  
Linda Gilmaster  
Surjit Gosal  
Doris Gulkison  
Sid Gupta  
Ed Gurm  
Fredrick Halliday  
Wayne Hamill  
James Hampton  
John Hardie  
Rod Hayes  
Phil Heng  
Tony Hepburn  
King Heung  
Daisy H Ho  
Daphne Ho  
Patrick Ho  
Sidney Ho  
Tommy Ho  
William (Kwok-Ching) Ho  
Barry Hong  
Harry Hsiao  
Dick Huber  
Christopher Hughes  
Raymond Hui  
Sidney Hui  
Jeffrey Jang  
Mina Jiwa  
Mark Johnstone  
Jim Jorgenson  
Jeff Juhala  
Lalli Kang  
Adrian Keenan  
Grant Kennedy  
Gary Khan  
Hak-II Kim  
Vineet Kirpal  
Jamie Ko  
Steven Koss  
Michael Kumar  
Johnny Kwok  
Christopher Kyle  
Churyl Kylo  
David Lai  
Brian Lake  
Asad Lalji  
Helen Lam  
Jimmy Lam  
Raymond Lam  
Timothy Lam  
Ivy Lam  
John Lam  
Michael Lane  
Eric Latta  
Boniface Lau  
Patricia Lau  
Paul Lau  
Hien (Henry) Le  
Trung Le  
Betty Lee  
Elke Lee  
Ernie Lee  
Gordon Lee  
J.T. Lee  
Karman Lee  
Lynn Lee  
Sanghoon Lee  
William Lee  
Robert Lee  
Emmanuel Lemal  
Marie-Claude Leonard  
Morley Lercher  
Mark Lester  
Irene Leung  
James (Tak Kwong) Leung  
Livia Leung  
Liza Leung  
Lucie Levy  
Alvin Li  
Kathrine Light  
Blake Lilly  
Grace Lim





## 25 Year Award Recipients

Ivy Lim	Daniel Mok
Philip Lim	Ted Morden
Leanne Lim	Alexander Morris
Lily Lin	Mark Morrison
Robert Lin	Donald Myers
Tony Ling	Michael Mylett
Richard Liu	Samer Nakhleh
Augustine Lo	Keenan Neilly
Eric Lo	Wendi Neuman
Harris Lo	Bong (B.J. Pyo) Ng
Henry Lo	Ken Ng
Bud Lockhart	Tommy Ng
Jocelan Lonngs	Peter Ngu
Gary K. Louis	Bruno Ngui
Derek Love	Brian Nosko
Lily Ludwig	Ritch Olson
Pamela Luke	Jill Oudil
Gary Ma	Sally Palm
Sarah Ma	Dana Panchyshyn
Robert MacPherson	Benn Panesar
Selina Mak	Patrick Pang
Tina Mak	John Panrucker
Maureen Mansoor	Cory Parent
Lorne Martinuik	Karen Parent
Masae Matsumoto	Enrica Paris
Jeffrey Mayer	Bethny Pate
Neil Mcallister	James Poh
Daniel Mcburney	Rajendra (Jan) Prasad
Dolores Mccarthy	Leon Prescesky
John McClurg	Frank Pupo
Adrian McCluskey	Blair Quinn
Patrick McDaniel	Jim Quinnell
Donald McFadyen	Christoph Richter
George Mclachrie	Julia Robertson
Brenda Mclean	Lynnette Robinson
Glen Mcleod	Michelle Rogers
Michael Mclernon	Christopher Ross
Cameron McNeill	Ainslie Sadler
Angela Mead	Annette Saliken
John Megan	Jose San Juan Jr.
Sherree Mitchell	Frank Saniuk
TS Mock	Harpal Saran



## 25 Year Award Recipients

Peter Schell	Christina Watts
Bob Schmitz	Tim Webb
Sherman Scott	Phil Weber
Andrew Seaton	Terri Weber
Shirley Seto	Laura Wetaski
Raymond Sham	Christopher White
Shoja Sharifi	Tim Wiggins
Judy Shaw	Richard Wojtowicz
William Shaw	Albert Wong
Jonah Shen	Beatrice Wong
Keith Simmons	Bill Wong
Ursula Simpson	Esther Wong
Henry So	Helen Wong
Joe Sorrenti	Inly Wong
Stan Stanchev	Kenneth Wong
Theodore Steeves	Lawrence Wong
Mark Stewart	Lu Wong
Xen Taam	Minnie Wong
Peter Talbot	Samuel Wong
Bernadette Tam	Silvia Wong
Ron Taylor	Stella Wong
Simon (Let- Khiong) Then	Susan Wong
Raj Thiara	Christopher Wood
John Thompson	Kenny Yam
June Tow	Hiroshi Yamamoto
Raymond Townsend	Winfield Yan
Benjamin Tsang	Marisa Yang
Jack Tseng	Jenny Yeh
Rudy Valdez	Vincent Yen
Ehsan Vejdani	Ka Yeung
Paula Vendargon	Vivian Yim
Karim Virani	Stella Yiu
Carol Wagner	Terry Young
Joseph Walker	Rita Yuen
Louisa Wang	Chantal Zhang
Patty (Su-Fen) Wang	Sean Zhao
Sally Warner	



## Commercial 25 Year Award Recipients

Vic Jang  
Noel Llewellyn

Michael d'Artois  
Anthony Fan



## 26 Years

Mahmoud Ahamed  
 Kartar Singh Ahluwalia  
 Dorelle Andersen  
 Chris Anderson  
 Harjit Atwal  
 Satwant Atwal  
 Alfred Au  
 Jane Avall  
 Cheryl Axford  
 Satnam Bains  
 Teresa Bartrim  
 John Berta  
 Bonnie Brackhaus  
 Tony Breen  
 Gunter Brinkmann  
 Molly Buchanan  
 Stephen Burk  
 Joe Campbell  
 Stella Carmona  
 BenCatalano  
 Laura Cavanagh  
 Ravi Chadha  
 Connie Chan  
 Elizabeth Chan  
 Grace Chan  
 Ingrid Chan  
 Stephen Chan  
 Liz Chan  
 Susana Suet-Kai Chan  
 Gilbert Chang  
 Rosalind Chang  
 Harry Cheng  
 Nixon Cheng  
 Simon Cheng  
 Emily Cheung  
 Walter Cheung  
 William Cheung  
 Vincent Chiu  
 Hinbi Chong  
 Don Chow  
 Grace Chow  
 Raymond T.Y. Choy

Audry Chua  
 Daniel Chung  
 Michael Chung  
 Winnie Chung  
 Jennifer Clark  
 James Cloutier  
 Peter Colls  
 Tazim Correia  
 Sandra Craig  
 Bob Daniels  
 Jeff Davis  
 Tazim Daya  
 Anne Deacon  
 Parm Dhinjal  
 Patricia Drummond  
 Donald Duncan  
 Penny Dunn  
 Willard Dunn  
 Elizabeth Dziewanska  
 Marivic Emnace  
 Ruth Erlichman  
 Jesse Faridkot  
 Stephen Fitzpatrick  
 Larrie Forbes  
 Susumu Fujiwara  
 Ringo Fung  
 Ron Gaita  
 Grant Stuart Gardiner  
 Richard Getty  
 Kashmir Ghag  
 Bruce Gibson  
 Zeljko Glavas  
 Antony Gottenbos  
 Tom Gradecak  
 Zebunnissa Hasham  
 Tom Hassan  
 Tennyson Haughton  
 Anthony Hepworth  
 Graham Higgins  
 Patrick Hobbs  
 William Hobbs  
 Jenny Hsiao

Peter Huang  
 Christi Huculak  
 David Hunchuk  
 Ann Ip  
 Frank Ip  
 Christine Jang  
 Geoff Jarman  
 Anna Jaworski  
 Rob Joyce  
 Anup Jubbal  
 Jad Katusa  
 Kuldeep Khangura  
 Sami Khater  
 Lyndon King  
 Jim Kirkpatrick  
 Patty Klassen  
 Amelia Kwok  
 Jenny Kwok  
 Joe Kwong  
 Nelson Kwong  
 Judy Lam  
 Milton Lam  
 Wai (Peter) Lam  
 Doris Lau  
 Louis Lau  
 Alvin Law  
 Amey Lea  
 Michael Lederman  
 Becky Lee  
 Hartley Lee  
 Raymond Lee  
 Steve Lee  
 Douglas Lee  
 James Lee  
 Jackson Leung  
 Erica Leyland  
 Kam Li  
 Rita Li  
 Anthony Li  
 Matthew Liang  
 Simon Liang  
 Francis Lim



## 26 Years

Tony Lim  
 Nancy Lin  
 Jonathan Lo  
 Fang Loh  
 Patricia Love  
 Heather MacLean  
 Clifford Mah  
 Prakash Maharaj  
 Tomas Malapitan Jr  
 Terry Marion  
 Steve Marshall  
 Maurizio Mastronardi  
 Fenella Mau  
 Iris McEachern  
 Janine Messier  
 Dag Meyer  
 Douglas Miller  
 Michael Mitsiadis  
 Delia Molloy  
 Frank Morano  
 Dan Morrison  
 Darin Mould  
 Michael Mulligan  
 Jeff Murton  
 Rita Nagy  
 John Newbold  
 James Ng  
 Jim Noonan  
 Aman Nouri  
 Maggie Olynyk  
 Harbans Patrola  
 Don Pearce  
 Wendy Phillips  
 Wendy Pirie  
 Joanne Prest  
 Rebecca Pun  
 Calvin Pye  
 Surp Rai

Jitesh Rana  
 Carol Reid  
 Sharon Reimer  
 Leonard Robinson  
 Michael Roblin  
 Glenn Rogers  
 Nika Rohani  
 Warren Ross  
 Amrik Sahota  
 JenniferSale  
 Shiv Sandhu  
 Neil Sandy  
 Christopher Sargent  
 Annette Schroeder  
 Emidio Serrambana  
 Stan Shawn  
 Al Shivji  
 Stephen Shuen  
 Deborah Silverman  
 Roger Sin  
 Angie Sita  
 Alan Skinner  
 Kip Smith  
 Terri Smith  
 Scott Stevenson  
 Janice Strachan  
 Shelagh Stuart  
 Sam Sum  
 Bradley Szovek  
 Ampellia Taddei Schuss  
 Heidi Tadey  
 Alexander Tam  
 Dennis Tam  
 Betty Tan  
 Harry Tatla  
 Marlee Tecks  
 Jolanta Teszka  
 Catherine Therrien

Linda Therrien  
 Shirley Thompson  
 David Thon  
 Fay Tomlinson  
 Mark Trepp  
 Kevin Tsang  
 Fay Tseng  
 Phillip Tso  
 Les Udy  
 Dave Vallee  
 Fred Van Hunenstijn  
 Madelin Wang  
 Yuli Wang  
 Scott Warner  
 Robert Watt  
 Isabel Wear  
 Gary Wells  
 Judith Whyte  
 Fredrica Willing  
 Andrew Wolf  
 Barry Wong  
 George Wong  
 Jenny C Wong  
 Michael Wong  
 Stanley Wong  
 Tim Wong  
 Helen Wong  
 Lyndia Wright  
 Paul-Song Wu  
 Sandra Wyant  
 Yeow Tatt (Ted) Yeoh  
 Jane Yeung  
 Mark Yeung  
 Ming-Fat Yeung  
 Ted Yong  
 Mony Young  
 June Zoller



## 27 Years

Amir Abadian  
 Andrew Adams  
 Brian Anderson  
 Sue Anderson-Webb  
 Tina Au  
 Julie Baker  
 Mori Bal  
 Sukhraj Bal  
 Jay Banks  
 Tejinder Bansal  
 Diana Barthels  
 Tony Bell  
 Jeff Benna  
 Elaine Benson  
 Neil Bernbaum  
 Len Bigland  
 Lisa Bjornson  
 Ron Blache-Fraser  
 Leeland Blanchard  
 Melinda Bogdanich  
 Kelly Boros  
 Fred Brome  
 Darlene Bruce  
 Gerry Campbell  
 Johnny Catroppa  
 Joel Chamish  
 Ronald Champagne  
 Carmelita Chan  
 Cathine Chan  
 Clarence Chan  
 Curie Chan  
 Dave Chan  
 Dobbins Chan  
 Georgiana Chan  
 Godfrey Chan  
 Lawrence Chan  
 Lawrence Chan  
 Lily Chan  
 Stanley Chan  
 Zenna Chan  
 Bob Chand  
 Elisabeth Chandler

William Chang  
 Cynthia Chen  
 Vickie Chen  
 Stephen Cheng  
 E.A. (Gene) Cherneski  
 Isaac Cheung  
 Margaret Cheung  
 Philip Cheung  
 Ricky Cheung  
 Simon S.K Cheung  
 Sindy Chi  
 Maggie Ching  
 Jeffrey Chiu  
 Ray Chiu  
 Thomas (Shung Bong)  
 Chiu  
 Wing Chiu  
 Clara Chiu  
 Christopher Cho  
 Glenn Cho  
 Sul-Chang Chok  
 Fred Choy  
 Eric Christiansen  
 Deborah Christie  
 Angie Chu  
 Chris Chuang  
 Polly Chui  
 Dale Clark  
 Peter Clayton-Carroll  
 Gregg Close  
 Cecilia Co  
 Chris Colbeck  
 Suzette Costello  
 Herb Craig  
 Peter Crowther  
 Deborah Custock  
 Kenneth Dahl  
 Gurmeet (Garry) Darred  
 Monique Davidson  
 Teresa De Cotiis  
 Daryl De Marco  
 Dorian De Sousa

Feroz Dean  
 Michael Dickie  
 Peter Dixon  
 Allan Dodimead  
 Carlo Donetti  
 Christine Eagleton  
 Jordan Eng  
 Terry Eng  
 Todd Erickson  
 Kevin Ershad  
 Alberto Falcone  
 Stella Fan  
 Jeff Farah  
 Cindy Faulkner  
 Mario Felicella  
 Debbie Filippelli  
 Sidney Fong  
 Ross Forman  
 Chris Frandsen  
 Ronald Fraser  
 Lawrence Fu  
 Michael Fu  
 Shelly Fu  
 Tara Fulton  
 Eric Fung  
 Felix Fung  
 Johanna Geffke  
 Franz Gehriger  
 Manjit Gill  
 Theresa Gold  
 Mina Golestani  
 Eleni Gomes  
 Patti Goss  
 Della Gough  
 Rajendra (Raj) Gupta  
 John Gust  
 Gina Halinda  
 Gloria Hamilton  
 Jackson Hau  
 Ann Henning  
 Christina Hepburn  
 Robert Herr



## 27 Years

Christina Ho  
 Katie Ho  
 David Ho  
 Pearl Hsieh  
 Cynthia Hsiung  
 Gary Hsu  
 Cindy Hui  
 Athol Hung  
 Peter Hung  
 Susan Inouye  
 Sally Ip  
 April Isaac  
 Kenneth Jackson  
 Raymond Jang  
 Barbara Janzen  
 Orlando Johannson  
 Herb Johnstone  
 Roger Jung  
 Poema Kam  
 Harvey Kardos  
 Alnoor Karmali  
 B.J. (Joon) Kim  
 Jon Kingsbury  
 Glen Klassen  
 Jim Koo  
 Kenneth Korall  
 Kwok Kung  
 Shafik Ladha  
 Gillian Lam  
 John Lam  
 Philip Lang  
 Robin Larsen  
 Bruce Lasuta  
 Ellen Lau  
 James Lau  
 Kenneth Lau  
 Mary Lau  
 Peter Lau  
 Christopher Lau  
 Ivan Lau  
 James Law  
 Sean Lawson

Gabriella Lee  
 Gregory Lee  
 Heidi Lee  
 Judy Lee  
 Mariana Lee  
 Peter Lee  
 Malvene Lemerick  
 Julia Leong  
 Raymond L.Y. Leung  
 Ben Li  
 Edward Li  
 Sandy Li  
 Eva Li  
 Frances Li  
 Mario Li  
 Carole Lieberman  
 Betty Lo  
 George Lo  
 Gordon Lockhart  
 Annie Loh  
 Nevin Low  
 Sarina Lui  
 Barry Luk  
 Kandy Ma  
 Marshall Macleod  
 John Macnaughton  
 Sally MacRae  
 Avery Madden  
 Kathy Magnuson  
 Ted Mah  
 Harish Mahendru  
 Carolus Mak  
 George Mak  
 Jenny Mak  
 Devi Manhas  
 Dan McCarthy  
 Linda McDonough  
 Alan Mcleod  
 Jane Meadows  
 Nash Mecklai  
 Sanjay Mehta  
 Karim (Ali) Merali

Bob Michor  
 Leslie Miletich  
 Kathleen Miloglav  
 Ronald Mitchell  
 Ruth Moore  
 Maureen Mounzer  
 Shirley Mui  
 Jaswant Muker  
 Joji Murakami  
 Janet Murphy  
 Christopher Neely  
 Art Neufeld  
 Michael Nex  
 Peter Ng  
 Rennis Ng  
 Suline Ng  
 Douglas Niemi  
 Debbie Nisbet  
 Dimitrios Nivolianitis  
 Azita Nouri  
 Peter Nowak  
 Barbara Ohl  
 Melissa Okumus  
 Audrey Olin  
 John Olsen  
 Ray Peake  
 Michael Pearlman  
 Kevin Perra  
 Julia Perrie  
 Sandy Perry  
 Calvert Peter  
 Terry Plottel  
 David Porte  
 Debra Porteous  
 Marianne Povey  
 Tony Quattrin  
 Michael Ragosin  
 Gurpreet Randhawa  
 Jeff Riley  
 Eva Roberts  
 Michael Robson  
 William Rogers



## 27 Years

Ravinder Sandhu  
 Dave Sangara  
 Bill Sangha  
 Antonietta Santoro  
 Corey Saran  
 Eddie Saw  
 Dale Schreyer  
 Michael Schuss  
 Raymond She  
 Kenneth Shearsmith  
 Chris Sheppard  
 Yu-Ko Shih  
 Douglas Shwery  
 Richard Sieb  
 Luis Silva  
 Cecelia Simmons  
 Joanne Singleton  
 Edwin Siu  
 Saralyn Slarks  
 Lorna Slimman  
 Sandy So  
 Joyce Soo  
 Rick Soo  
 Monica Soprovich  
 Ken Spong  
 Kathy Stanton  
 Diana Starbuck  
 Mary Stark  
 Nancy Stern  
 Grace Suen  
 Angela Sutton  
 Johnson Syyong  
 Ada Tam  
 Gordon Tang

Michael Tang  
 Roland Tecson  
 Catherine Thaker  
 Elisabeth Thoma  
 Sarah Thompson  
 Dodi Thorhaug  
 Derrick Thornhill  
 Maggi Thornhill  
 Miles Timmis  
 Kathryn Toa  
 Helene Tougas  
 Delia Tsang  
 Karl Tsang  
 Keith Tsang  
 Louisa Tsang  
 Mark Tsang  
 Ivan Tsao  
 Lana Tse  
 Stella Tse  
 Thomas Tse  
 Susan Vanin  
 Vladimir Vekic  
 Benjamin Vencer  
 D. Walker  
 Duane Walker  
 Matt Warner  
 Sharon Warner  
 Glenn Warren  
 Joel Wasel  
 Beverley Weaver  
 Margaret Wheeler  
 James Williams  
 Daniella Williamson  
 Anna Wong

Bill Wong  
 Ed Wong  
 Edith Wong  
 Hon (Edmond) Wong  
 Jeannie Wong  
 Victoria Wong  
 Andy Wong  
 Georgina Wong  
 James Wong  
 Agnes Wu  
 Annie Wu  
 Benny Yamauchi  
 Eddie Yan  
 Simon Yau  
 Belina Yeung  
 Gordon Yeung  
 Kim Yeung  
 Rose Yih  
 Clarence Yip  
 Danny Yip  
 Rebecca Yip  
 John Young  
 Ming Young  
 Paul Young  
 Billy Yu  
 Grace Yu  
 Harris (Chun Kit) Yuen  
 Arlene Yuet  
 Abraham Yung  
 Jasper Yung  
 Angela Zupanec  
 Greg Zyp



## 28 Years

Judith Adamick  
 Ken Ambrose  
 Piroj Amrolia  
 Benita Anderson  
 Judy Anderson  
 Eric Andreasen  
 William Andrews  
 Ron Antalek  
 Yogesh (Yogi) Arora  
 Kenny Au  
 Harjinder Aujla  
 Gary Baanders  
 Chantal Bachelierie  
 Darshan Bains  
 Gordon Barthels  
 Leah Baynes-Bettger  
 Cliff Becker  
 Joanne Beckler  
 Margaret Bird  
 Grant Botto  
 Estrella Cabralda  
 Tony Capolongo  
 Diane Cardoso  
 Liz Carney  
 Gordon Carter  
 Dan Cassell  
 Sam Cavaleri  
 Andrew Chan  
 Anita Chan  
 Frances Chan  
 Simon Chan  
 Wayne Chan  
 Edith Chan  
 Kelvin Chang  
 Kiat Chang  
 Simon Chao  
 Hanif Chatur  
 Eric Chen  
 King Cheng  
 Gary Cheung  
 Lawrence Cheung  
 Paul Cheung

Connie Cheung-Robson  
 Jenny Chian  
 Michael Chiang  
 Douglas Chinn  
 Jennifer Chiu  
 Yung Cho  
 Wui (Sam) Chong  
 Amy Chou  
 Connor Chow  
 Harvey Chow  
 Jennifer Chu  
 Theresa Chu  
 Grace Chung  
 Joyce Chung  
 Thomas Chung  
 Russell Clark  
 Kathleen Clarkson  
 Leslie Cohen  
 Bob Cooke  
 Terry Coumts  
 Michael Cowling  
 Robert Curell  
 Artur De Andrade  
 Vito Decicco  
 Ashling Delahunt  
 Eva Dolejsi  
 Jane Donnelly  
 Jeff Donohoe  
 Darlene Dunnett  
 Larry Dybvig  
 Garrick Eastman  
 Kelly Ellingham  
 Stephen Ellis  
 Una Erdodi  
 Anthony Fan  
 Caroline Fong  
 Marshall Forster  
 P. Luigi Frascati  
 Frances Frost  
 Nanci Fulton  
 Henry Fung  
 Lucy Fung

Francis Futama  
 Kenneth Gibbons  
 Dwayne Giesbrecht  
 Sammy Gill  
 Pat Ginn  
 Richard Glendinning  
 Llawrey Godinn  
 Wayne Goudal  
 Louis Guzy  
 Christina Halldorson  
 Gerry Halstrom  
 Kwang Han  
 Michael Hansby  
 Leslie Hasman  
 Judi Hawke  
 Alison Hazelwood  
 Grace Ho  
 Henry Ho  
 Heather Hodgson  
 Michael Hofer  
 Edward Holt  
 Lance Hughes  
 Grace Hwo  
 Chris Ip  
 Kim Jackson  
 John Jang  
 John Jennings  
 Charnjit Johl  
 John Johnson  
 Lynn Johnston  
 Andrea Jones  
 Heather Jones  
 Bruce Kagetsu  
 Nargis Kakar  
 May Kam  
 Stephen Kan  
 Francis Kan  
 Steve Kasper  
 Paul Khara  
 Brenda Kinnear  
 Anne Marie Kirkpatrick  
 Ray Kissner



## 28 Years

Steve Koo  
Kevin Kuan  
Kirk Kuester  
Jen Kuo  
Anita Kwan  
Bill Kwan  
Mary Kwan  
Victor Kwan  
Anna Kwok  
Louisa Kwok  
Necker Kwok  
Wendy Kwok  
Alfred Kwong  
Manpreet Ladhar  
Alice Lai How  
Bunn Lam  
Lucille Lam  
Stephen Lam  
Yva Lam  
Francis Lau  
Irene Lau  
Judy Lau  
Salina Lau Veerman  
Michele Laurent  
Cindia Law  
Anna Lee  
David Lee  
Ellen Lee  
Peter Lee  
Richard Lee  
Rosa Lee  
Wah Wah Lee  
Henriette Leschert  
Edwin Leung  
Royle Leung  
Raymond Leung  
Diana Lew  
David Li  
Paul Li  
Stephen Li  
Schumann Li  
Amalia Liapis

Thomas Liaskas  
Dennis Ling  
Thomas Ling  
Anne Lo  
Vera Lo  
Patricia Lok  
John Loo  
Clayton Lorence  
Richard Lowe  
Tad Lukasik  
Edric Lum  
Norman Lum  
Faye Lunday  
Kevin Lynch  
Dean Macdonald  
Terry Macleod  
Janice Major  
Edmund Mak  
Maria Mak  
Terrance Malysh  
Diana Mander  
Ingrid Maruska  
Sherrill McCall  
William McCarthy  
Anna Maria  
McClenaghan  
Peter McEachern  
Taryn McKay  
Chris Mckee  
Gladys McKinney  
David Mclean  
Carol McLintock  
Elizabeth McQueen  
Rick Medhurst  
Harry Mohammadi  
Phil Moore  
Stephen Morris  
Peter Motzek  
Frederick Moy  
Gino Muoio  
Harbhajan Narwal  
Alfred C.M. Ng

Shirley Ng  
Bahman Nokiani  
Jill Notman Colpitts  
Deirdre O'Donnell  
Peter Ohrnberger  
Betty Olsen  
Paul Oteman  
Gillian Owens  
Amandeep Pannu  
Nina Parente  
Gwen Parkstrom  
Sundresan (Didi) Pillay  
Nicholas Podas  
David Pottinger  
Lynda Proc  
William Randall  
Glenn Renney  
Suresh Rup  
Joe Sacco  
Amarjit Sahota  
Peter Saito  
Orazio Scaldaferrri  
Naomi Schunselaar  
Penny Shai  
Cole Shuker  
Harold Shury  
Sharene Shuster  
Kewal Sidhu  
Lewis Silberberg  
Carolynne Sinclair  
Tim Slater  
Olga Slovak  
Deborah Spicer  
Bob Steffens  
Kathy Stilwell  
Pedro Su  
Davinder Sunar  
Rory Sutter  
Leslie Sutton  
Wellington Sy  
Anna Tai  
Louis Tam



## 28 Years

Stephen Tam  
Elaine Tang  
Romany Tang  
Steven Tao  
Kim Taverna  
Lisa Telep  
Alfred Tensuan  
Lilia Tiamzon  
Gordon Tietjen  
Ela Tomlin  
Pei Ton  
Edith Tong  
Chris Townsend  
Mo Wei Tsang  
Wilson Tsang  
Josephine Tse  
Lindy Tu  
Philip Tung  
Carlos Van

Emma Van de Wetering  
Arleen Wagner  
Debbie Walker  
Tom Wan  
William Wat  
Sharon Wayman  
Christopher Wensley  
Tara White  
Karen Will  
Addie Wong  
Andy Wong  
Christine Wong  
Don Wong  
Douglas Wong  
Edward Wong  
Gerry Wong  
Hans Wong  
Henry Wong  
John Wong

Sophia Wong  
Patricia Wong  
Linda Woo  
Kim Woodley  
Ada Wu  
Glenn Yamada  
Jim Yan  
Nora Yan  
Juliet Yao  
Tess Yap  
Wanni Yau  
Anthea Yeo  
Patricia Yeo  
Sing Yeo  
Peter Yeung  
Hayley Yip  
Ulian Yip  
I. Bruce Yokoyama  
Rosy Yung



## 29 Years

Barry Angus  
J. Bruce Armour  
Nicholas Askew  
Pat Ballam  
Paula Baverstock  
Alana Bertini  
Wendy Betts  
Rita Bielli  
Vida Bjelica  
Carolyn Blum  
Brenda Boyle  
Paul Brar  
Brent Brown  
Robert Bruce  
Steve Buchsbaum  
Ralph Case  
Loida Cervantes  
Becky Chan

Herbert Chan  
Carol Chen  
Dennis Chen  
Anna Cheng  
Benson Cheung  
Richard Cheung  
Sherffick Cheung  
Robert Chipman  
Patrick Chiu  
Glenn Chivers  
David Choi  
Ron Chong  
James Chow  
Christina Chui  
Michele Collins  
June Conway  
Brent Coulson  
Larry Craig

Monique Danielsen  
Nizam Dean  
Nathanael Degrano  
Maria Delos Santos  
Richard Dickson  
Lydia Dowa  
Christopher Driver  
David Dunleavy  
Regina Dutt  
Dwayne Engelsman  
Joy Farden  
Norm Flockhart  
Gina Fraser  
Adam Frizzell  
Doris Gee  
Jason Gertner  
Sheri Goldman  
Harry Gunawan





## 29 Years

Jeff Harrison  
Lynne Hayes  
Rosemary Hayes  
Anthea Hewett  
Lesley Hicks  
Kres Hitrec  
Gordon (Chung) Ho  
Irene Ho  
Perry Hoogveld  
Shona Hurst  
Calvin Jang  
John Johnson  
Sue Johnson  
Ken Johnston  
Linda (Salandini)  
Johnston  
Christina Kai  
Stella Kai  
Baljit Kainth  
Migin Kan  
John Kosuljandic  
Trevor B. Kwok  
Danny Lau  
Jonathan Lee  
Richard Lee  
Ken Leong  
Brad Leslie  
Robert Levine  
Hester Liang  
Simon Lim  
Calvin Lindberg  
Alice Lo  
Donna Louie  
Vincent Lui  
Michael Lung  
Jamie Luttmner  
Mary Ellen Maasik  
David Mackenzie  
Dave MacLean

Kevin Macrae  
Denis Man  
Amar Manuel  
Lynn McRae  
Sandy Mok  
James Mori  
Ken Mowatt  
Kathleen Murphy  
Bill Mutch  
Pietro Nardone  
Arthur Ng  
James Ng  
John Nielsen  
Keiko Norisue  
Shirley Norton  
Sylvie Omi  
Catherine Ondzik  
Robert Orr  
Allan Palmer  
Bert Parente  
Jay Peterson  
Larry Prest  
Tony Quarto  
Roy Robertson  
Julia Rowell  
John Ryan  
Simon (Sung) Ryu  
Anna Salvino  
Baldev Sandhu  
Amjad Sayed  
Joanne Scott  
David Seadon  
Laura-Leah Shaw  
Ab Sidhu  
Lester Soo  
Frank Spartano  
Gregory Stewart  
Rick Stonehouse  
Douglas Stranberg

Keith Stride  
Al Suleman  
Diane Sutherland  
Mary Sutherland  
Grace Szeto  
Peter Taylor  
Lynda Terborg  
J. Lawrie Thom  
Wayne Thornberg  
Lisa Thorp  
Dennis Timmermeister  
Nick To  
Georgina Tsang  
Peter Tsang  
Paul Tse  
Lorea Turner  
Les Twarog  
Dagmar Unger  
Julie Urquhart  
Louise Uy  
Stella Vong  
Dorothy Walter  
Bruce Ward  
June Warkentin  
David Wong  
Harry Wong  
Joyce Wong  
Pedwin Wong  
Rosa Wong  
Mary Wong  
Darlene Wood  
W.J. (Jim) Woolsey  
Elizabeth Campbell  
Wride  
Iain Young  
Edna Yue  
Raymond Yue  
Andrew Yuen  
Sabina Yuen



## 30 Years

Susan Ackerman  
David Angel  
Marilou Appleby  
Arthur Armstrong  
Karen Ashby  
Deborah Ashton  
Gurdial S.(Dale) Badh  
James Baker  
Amelija Basa  
Clive Benjafield  
Marg Berner  
Randy Bhangu  
Kaneez Bhimji  
Lori (Lawrence) Blake  
Susan Bleakney  
Randy Book  
Charles Brown  
Hart Buck  
Stephen Burke  
Christina Chan  
Willie Chan  
Alain Chateaneuf  
Michael Chau  
Robert Chau  
Valerie Cheer  
Theresa Cheng  
Albert Chin  
Stella Chong  
Johnson Chow  
Susan Clayton-Carroll  
Leslie Connolly  
Cheryl Dewson  
Leonardo Di Francesco  
Beverley Dutchak  
Peter Ebner  
Dominador Edra  
Charmaine Ethier  
Ed Ferreira  
Antony Filippelli  
Preston Fisk  
Tim Folkmann  
Abbott Fong

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Daryl Grimson  
Kim Hambling  
Bill Hamilton  
Rhea Hayes  
Phillip Hearn  
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M.(Scampi) Hirst  
William Howe  
Trevor Inglis  
Patricia Ip  
Wolfgang Isachsen  
Serge(Surjit) Janjua  
Anar Janmohamed  
Dan Jarvis  
Anoop Jaswal  
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Gary Jinn  
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Corazon (Cora) Kalaw  
Salim Kotadia  
Bill Kwok  
Louis Kwong  
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Michael Li  
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Joseph Megas  
Stephen Mitchell

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Phillip Ong  
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Anne Piche  
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Eric Poon  
Gerhard Prange  
David Rickard  
Janet Robson  
J. Philip Rodgers  
Jas Sandher  
Serge Sangha  
Jiti Sehra  
Patrick Sereda  
Laura Seto  
Rosemaria Shen  
Salim Shivji  
Jagjit Sidhu  
Ernie Siemens  
Teresa Sladey  
Walloce Sohl  
Cheryl Solomon  
Virginia Spicer  
Nancy Steele  
Gerry Stewart  
Richard Symington  
Jackson Tang  
David Thompson  
Stephen To  
Larry Traverence  
Don Urquhart  
Bryan Velve  
Fred Vertone  
Marilou Villar

Tammy Vogan  
Lesley Wagstaff  
John Wang  
G. Bruce Watt

Chris Wetaski  
Fioretta Wilinofsky  
Barbara Wilks  
Marianne Wilson

Bon Wong  
Hon Antony Wong  
Henry Wu



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Ralph Archibald  
Sharon Audley  
Karpal Aujla  
Sze Sze Auyeung  
Michael Baragon  
Neil Barnes  
Ron Bartsch  
Victoria Bell  
Randy Bird  
Kathy Bonderove  
Linda Book  
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Leo Buonassisi  
Daljit Chahal  
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Kevin Chiang  
Edward Chiu  
Virginia Chow  
Michael Christie  
Shirley Clarke  
Jody Copple  
Stephanie Corcoran  
Joe Corea  
Philip Cote  
Steven Creighton  
Karim Dhanji  
Neil Dinsdale  
Brenda Dixon  
Franca Donetti  
Dawn Dutrizac-Larose  
Lisa Eng  
Keith Ewart  
David Farquhar  
Inge Flanagan  
Banu Foroutan

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Edward Fung  
Claudine Gaggiotti  
Terry Gardiner  
Grant Gardner  
Kristina Grant  
Lenora Gullmes  
Diane Hanzl  
Clara Hartree  
Marc Haslam  
David Hilts  
Alice Hon  
H. Lydia Hsu  
David Hyslop  
Dana Inman  
Vic Jang  
Christine Jung  
Norman Juraski  
Marc Kenton  
Heather Kerr  
Bruce (Behrooz)  
Keshavarz  
Judy Killeen  
Jeannie Kwan  
Allan Lal  
Lily Lam  
Heather Langis  
Gordon Lau  
Allan Lee  
Daryl Lee  
David Lee  
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Lawrence Lim  
Noel Llewellyn  
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Norman Ma  
Iain MacDonell  
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Donna McCrone  
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Jim Sun  
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Joseph Tam  
Eleanor Tan  
Glen Tanaka  
Donna Tays  
Wayne Tullis  
Richard Valouche  
Lynn Wakabayashi



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Hanson Wan  
Christine Wardle  
Junie Wong  
Linda Wong

Susan Wong  
Voy Wong  
Steve Wong  
Frank Wright

Susan Wu  
Edwin Yan  
Jim Young  
Rick Zayonc



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Doug Anderson  
Peter Balomenos  
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Ralph Bennetsen  
Monika Bergler  
Peter Birrell  
Allen Boolinoff  
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Renee Casano  
Maureen Chan  
Bob Chang  
Colin Chin  
Reginald Chow  
Emily Chu  
Ruth Chuang  
Tom Chung  
Aurora Corea  
Bill Coulter  
Mario Da Roza  
Anndee Devine  
Wayne Dick  
Peter Dives  
Rosanne Dohm  
Jason Doray  
Gregory Dunford  
Randall Eckert  
Brian Erhardt  
Paul Eviston  
Jeffrey Fee  
Peter Ferguson

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Jasbir Gandham  
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Sandor Gyongyosi  
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Cecile Anctil	Ted Hedrick	William Malkin
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David Chan	Peter Jensen	Lance Phillips
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Anthony Chu	Pauline Jones	Rav Rampuri
Robert Clare	Sheri Keenan	Les Reimer
Ernest Corlett	Joe Kogler	Mark Riley
Brian Craig	Etsuko Kubotani	Helen Roozendaal
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Kelly Gardiner	Gurdev Lehl	Beverly Ujhazy
Maria Geatros	Andrew Leong	Cosmo Valente
Adrian Gomes	Patrick Leung	David Watt
Edward Goss	Benjamin Li	W. Dave Watt
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Philip Haig	Edward Ma	Mary White
Peter Hall	Bonnie Mackay	Andy Wong
Darcy Hamilton	Alan Mah	Tom Y.W. Wong
Gail Harlowe	Howard Malchy	



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Paul Ang	Michael Hoffmann	Don O'Brien
William Babcock	Maria Hu	Andrew Peck
Richard Beare	Jack Hunter	Lynne Pement
Nizarali Bhimani	Trish Jenneson	Paul Pereira
Allyson Brooke	Mohamed Jivraj	Rae Phillips
David Bull	Kim Jow	Brian Power
Robin Cameron	Malek Karim	Sherman Quon
Laurie Cavanaugh	Roland Kaulfuss	Kal (Kuldip) Rangi
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Stephen Crawford	Derek Lee	Ranjan Sharma
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Julie Donnelly	Vladimir Linder	Lawrence Smith
Vince D'Ovidio	Gregg Logan	Shiu-Cheung So
Brent Eilers	Shirley Lord	Teri Steele
Graeme Erickson	Manyee Lui	Harold Summers
Nasser Fazli	James Mackenzie	Randy Swant
Italo Fionda	Dennis Marchand	Eric Tai
Cam Foster	Lenka Mazalek	Murray Thompson
Julia Frate	Dave McKinnon	Bob Timewell
Douglas Frost	Rob McLaren	Tony Towe
Laara Gean	Gary Mcphail	Hunt Tse
Zeke Gitalis	Tony Merola	E. (Ted) Tweedie
James Gould	Ronald Mitchell	Paul Wiebe
Gordon Gram	Karen Monsarrat	Harry Wiedmayer
Phil Gustin	Christopher Moore	Irene Wong
Maria Gutierrez	Dianne Moscrip	Carrol Woolsey
Merrily Hackett	Berry Muis	Sheryl Wosk
Iraj Hashemi	Chris Neumann	David Yang
Jan Hickman	Craig Newsholme	Stanley Yasin
Norman Ho	Baldev Nijjer	Lorita Yip
	Robert Ning	



## 35 Years

Gordon Axford  
 Michael Balshine  
 Dean Bauck  
 Jolanda Beare  
 Kamelia Bejerimi  
 Jinder Berar  
 Karen Bong  
 Stan Burt  
 Craig Butler  
 David Campbell  
 Leo Chan  
 Yuli Chen  
 Cathy Chin  
 Graham Clark  
 Richard Collins  
 John Coulthard  
 Lynda Creamer  
 Michael d'Artois  
 Sheryl Dawson  
 Malkiat Dhami  
 William Dick

Gerard Doody  
 Paul Dugdale  
 Tony Eng  
 Jurgen Geffke  
 Patricia Graham  
 Hans Gust  
 Marelynn Harowitz  
 Malcolm Hasman  
 Leslie Hemmings  
 Jim Hendricks  
 Bruce Hynds  
 Frank Karabotsos  
 Shaun Kirkpatrick  
 Bob Laurie  
 Allen Chi Hung Lee  
 Lorne Lewis  
 Kevin Mahon  
 Joanne McLean  
 Manya Milkovich  
 Penny Mitchell  
 Paul Murphy

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 Rosario Setticasi  
 John Skender  
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 Brian Tattrie  
 John L. Weiss  
 Ken Wong  
 Karen Woo



## 36 Years

Donald Barnes  
 Elaine Biggan  
 Helen Bongo  
 Murray Chan  
 Bob Chancey  
 Maggie Chandler  
 Frances Chanson  
 Mark Chernoff  
 Ann Chiasson  
 Arthur Chow  
 Richard Cruickshank  
 Jeffrey Dennis  
 Derek Drew  
 Don Ellis  
 Linda Fong-Kenny  
 Gary Fraipont  
 Wayne Guidone

Walter Hayward  
 Shyam Hira  
 Patrick Ho  
 Bill Hunsche  
 Patrick Kelly  
 Nico Klaver  
 Greg Klemke  
 Wes Kroeker  
 Linda Lait  
 Firoz Lalji  
 Arvind Laul  
 Peter Lem  
 Andrew Leung  
 Patrick (Shiu-Ming)  
 Leung  
 Christine Leung  
 Philip Louis

Doug Lucier  
 Norman Lum  
 David Malkin  
 Savey Mattu  
 Harvey McCallum  
 Andrew McLaren  
 Arnold McLaughlin  
 Michael McLaughlin  
 Mick McLennan  
 Brian Meakin  
 Jake Moldowan  
 Stacey Nixon  
 Donald Pallesen  
 Donald Parkinson  
 R.S. (Steve) Peterson  
 Larry Quan  
 Robin Reimer



## 36 Years

Catherine Ross  
 Bob Scott  
 Scott Shaw  
 Yolanta Siwinski  
 Donna Strother

Jim Szabo  
 Katerina Tarbouskas  
 Bonnie Telep  
 Rosina Tiberio  
 Eric Wolf

Randy Wong  
 Rick Wong  
 VA (Temmy) Ylagan



## 37 Years

Mohamed Abdulla  
 V. Dale Allcock  
 Louise Antalek  
 Shahriar Bakhtian  
 Brian Barber  
 Ahmed Buksh  
 David Canning  
 Lynda-Lou Chamberlin  
 Dwight Chan  
 Michael Chang  
 Francis Cheung  
 Phil Cheung  
 Ken Chong  
 Franklin Chow  
 Gayle Eddie  
 Brenda Exner  
 Marten Felgnar  
 Michelle Forsberg  
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Barbara Bell-Olsen  
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 Rod Booth  
 Terry Brackett  
 Barry Brousseau  
 Andy Chan

Anne Marie Chan  
 Chris Charles  
 Kenneth England  
 Ron Hamer-Jackson  
 Ronald Harvie  
 Amy Higa

Al Hogarth  
 Betty Jarvis  
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 Shelley Lederman  
 Thomas Lee  
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Eric Lyons  
Bill Mason  
Nicholas Meyer  
Donald Mussenden  
Ross O'Brien

W. Gerry Parton  
Cathy Rawlyk  
Mike Reilly  
Tony Rossetti  
Satnam Sidhu  
David Tam

Barrie Vattoy  
Tom Wong  
Kathy Young  
Alex Yuen  
Hendrik Zessel



## 39 Years

Gurjit Ahluwalia  
Thomas Andrews  
Ian Bailey  
David Balfour  
John Bartolic  
Doug Beaton  
Darryl Binder  
D. Wayne Blackall  
Sheila Booth  
Kenneth Boyce  
Dan Callaghan  
Patrick Chan  
Lorne Chernochan  
Karin Currie Morris  
John Cuzner  
Evelyn Davis-Mcnulty  
Denise Eaves  
Mark Edmonds  
Mark Elworthy  
Keith Finney  
Brent Francis

Soren Frederiksen  
David Goodman  
Barbara Graham  
David Harper  
Tom Hutchinson  
Howard Isaacs  
Wes Janzen  
Sahara Jetha  
Bonny Klassen  
Kim Leung  
Becky Lohn  
Roderick Mackay  
Christopher Maude  
Christopher Midmore  
Fernando Moretti  
Kambiz Nabavi  
Brian Naphtali  
Bradley Nelson  
Rollie Norton  
Ralph Oakes  
Paul Prade

Scott Primrose  
John Pybus  
Darshan Rangi  
Sherron Regehr  
Mae Reid  
Michael Ronnekleiv  
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Keith Tough  
Croft Tracey  
Roloff Veld  
Don Viner  
Keath Williams  
George Winkler  
Thomas Wong



## 40 Years

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Michael Bertrand  
Gerald Biggar  
Larry Biggar  
William Binnie  
William Blackall  
Danny Boyd

Robert Boykiw  
Steve Caldwell  
Marion Chekaluk  
Francis Chin  
Kenneth Chouinard  
Craig Clark  
Wayne Cleland  
Rory Clipsham

Gary Cooke  
John Daly  
George Deol  
Sultan Dina  
Ron DuBlanko  
John Enns  
Sigrid Erlends  
William Falcus



## 40 Years

Sheila Francis  
Aimee Gabor  
Monte Hannah  
Michael Hart  
Vern Haskell  
Gary Haukeland  
Paul Hayes  
Don Homer  
Al Hooper  
Zulfikar Jiwa  
Amir Kassam  
Rolf Kiehne  
Iris Kirkwood  
Ada Ko  
Adelina Ko  
Erik Kwok  
Ruth Lapointe  
Robert Lee  
Michael Lim  
Earle MacDonald

Bill Marler  
John McIntyre  
John McLennan  
Linda McNeill  
Jon McRae  
Drew Meredith  
Sadru Mitha  
Darlene Much  
Craig Muskeyn  
Georges Pahud  
Paul Pang  
Nick Parente  
William Phillips  
Mary Porter  
Dave Price  
Gregg Price  
Linda Primrose  
Ray Proc  
Bob Rennie  
Klaus Richter

Sheldon Roe  
Terry Sadler  
Wilf Schareck  
Myron Slobogean  
Rod Sopko  
Sheila Stern  
Ralph Telep  
Bob Terepocki  
Greg Thornton  
Chuck Traunweiser  
Henry Vagar  
John Wilchuk  
Brady Williams  
Terry Willies  
Arthur Yap  
David Yee  
Eva Yu  
David Yuen  
Florio Yuen



## 41 Years

Rosemary Barnes  
James Billingsley  
Stephen Collyer  
John Eastwood  
Penny Graham  
Aziz Haji  
Duncan Innes

Joseph (Joe) Lloyd  
Barry McClure  
Lars Pedersen  
Reg Perry  
Kenneth Ronalds  
Judy Ross

Joe Serdar  
John Serdar  
Stephen Tidder  
Anna Torrance  
Hans Versteeg  
Josephine Wong



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Doug Arnett  
Ben Brzovic  
Warren Burgis  
Pat Carlson  
Gregory Carros  
Howard Chan  
Peter De Witt

Nizar Dina  
Ray Erwin  
Caroline Hong  
James Isherwood  
Jerry Jackman  
Stephen Kwok  
Marianne Lorence

Jon Meder  
Girish Mehta  
Peter Mould  
Glenn Toppings  
Lance Tracey  
Thomas Wardell  
Donald Wilson





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Rob Danielsen  
Gerrit Focker  
Wai Shing Frederick Fu  
J.S. (Paul) Gill

Peter Hayes  
Marline Kolterhoff  
Brian MacLean  
Terry Mattu

Edward McDaniel  
Rosalee McRae  
Carolyn Stenson  
Benjamin Wong



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J. Morley Billett  
Judy Burback  
Don Carlson  
Allan Corbett

Horst Dammholz  
Amarjit Gill  
Wolf Klein  
David McTaggart  
Greg Rahn

Ab Sawatzky  
Peter Schuster  
Quentin Zonneveld



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John Abel  
Darshan Brar  
Marshall Cowe

Steve Hamilton  
James Israni  
Don Klassen

Wil Roshinsky  
Douglas Wilding



### 46 Years

Allan Angell  
Colyn Clay  
Douglas Elliott  
Ralph Huber

Ajaib Janda  
Gary Love  
Siggy Ott  
Joyce Pears

Ronald Reynolds  
John Smalley  
Randy Thomson



### 47 Years

Arlene Archer  
Faye Cheveldave  
Ronald Kline

Rod MacKenzie  
David Telep  
Kathy White



### 48 Years

Vic Jang  
Ranvir Johal  
Robert Phillips



### 49 Years

Heiner Blum  
Roy Bonkowski  
Robert Kirk  
Orest Perry



### 50 Years

Ron Beneen



### 51 Years

Bernie Leong  
Lionel Lorence  
Ronald Pope  
Jaswant Singh



### 52 Years

William (Bill) Dow



### 53 Years

Sam Greba  
Kelly Heed  
Bob Quinnell



### 54 Years

Albert Chang  
Dean Lapointe  
Jim Rogers



### 55 Years

Edna Eng



### 56 Years

Ronald Schuss



**57 Years**

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Don Eilers  
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Winnie Lam  
Paulo Leung  
Darcy McClary  
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Vincent Chan  
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Kane Cheng  
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Colin Colpitts  
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Cortney Lessard  
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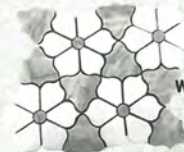
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Julia Kim  
Diana Klejne  
Virginia Kung  
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Helen Lam  
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Ross C. Woo  
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Tyra Xu  
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# MEDALLION — CLUB —

ROOKIE OF THE YEAR

James Tan



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Natalie Walker

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Teresa (Mo-Lan) Pang

### **Anny An**

Susan Galway

### **Inder Arora**

Dilraj Ahluwalia  
Parminder Bhatia  
Kuldip Kler  
Alamgir Mirza  
Satraj Sandhu  
Rajesh Thapar  
Vic Thind  
Manjit S. Viridi

### **Dereck Atha**

Christine Keefer  
Glen Mcleod  
Susanne L. Middleditch  
Shirlene Raines  
Malcolm Scott  
Dave Simone  
Deanna Stobart

### **Sam Bagry**

Jin Bagry  
Mabel Ko  
Helen Lam  
Jason To

### **Rod Bahari**

Matt Dolan

### **Matt Bastien**

Robert Cooper

### **Nazanin Behroyan**

Shahin Behroyan  
Hamid Pourkasraei

### **Tony Bell**

Glenn Chivers

### **Jagmohan Bhandari**

Ijaz Chatha  
Bhajan Dhannu  
Randy Dhillon  
Gurjeet Gill  
Raj Hundal  
Jujhar Parmar  
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### **Glen R. Bohnet**

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Christopher Sheppard



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### **Louise Boutin**

Sibo Zhang

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### **Terry C. Brackett**

### **Dan Card**

Jade Torner

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Blake Chancey

Linda Chancey

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Francine Mo

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### **Randal Cheng**

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Jason Pope

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Karen Todd

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Brooke Clarke

Adriano Cusano

Rob Montgomerie

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Amy Trebelco

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Neha Kwatra

Maurizio Mastronardi

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Jasmin Dhillon

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Hao Wang

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Yong Zhang

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Shannon Drummond

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Vincent Lim

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Bruno K. Ngui  
Ralph P. Tsai  
Elizabeth Wang

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Sonja Pedersen  
Dale Schreyer  
Stephanie Twarog

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Juliana Vallee  
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### **Joseph Walker**

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Will Deng  
Annie Zhang

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Daniel Chen

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Camelia Manea  
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Jim Williamson

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Samantha Whiffin

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Jonas Lam  
Keson Mui  
Candy Wang  
Aaron Wong

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Sam Cao  
Andrew Ly

### **Vivian Yan**

### **Anny Yang**

Carolyn Chen  
Martin Fong  
Keith Ho  
Jess Kuang

### **Karen Yang**

### **Yeow Tatt (Ted) Yeoh**

Romany Tang  
Vivian S. Tsui

### **Michelle Yu**

Psyche Chan  
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### **Maurice Yu**

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Vivian L. Lo  
William Qian  
Min Xie

### **Sylvie Zhao**

### **Charles Zhou**

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Anry Wang  
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### **Sean Zubor**

Ryan Krishnan  
Ashley Lambert  
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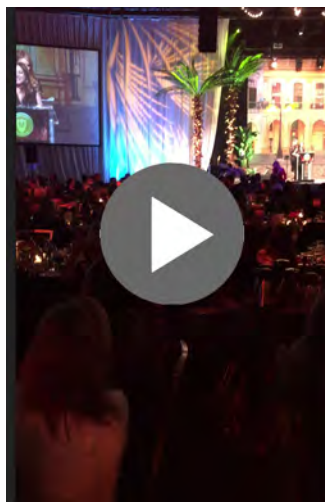
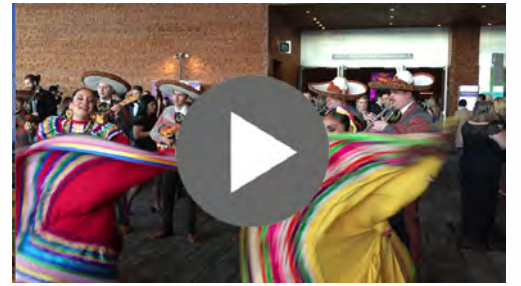
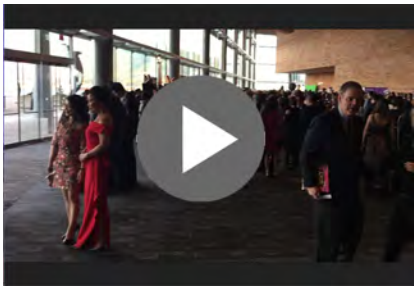
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OF GREATER VANCOUVER

TABLE#













A SPECIAL FEATURE CELEBRATING THE 2017 MEDALLION CLUB QUALIFIERS



Rising interest rates and stricter mortgage requirements are affecting people's purchasing power, especially that of first-time buyers.

GETTY IMAGES

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# A TALE OF TWO MARKETS

What you need to know to navigate the housing market in Metro Vancouver

**G. MARION JOHNSON**  
Postmedia Content Works

The real estate market is always changing, but Metro Vancouver is currently experiencing a somewhat unusual scenario: a tale of two markets.

These days, it's a sellers' market for condos and townhomes and a buyers' market for detached homes.

"Condos and townhomes are very busy," says Jill Oudil, president of the Real Estate Board of Greater Vancouver (REBGV). "We're seeing multiple offers. There's low supply in the market right now compared to the number of buyers who want to purchase. With detached homes, there's a lower sales-to-active-listings ratio. Buyers in the detached market are facing less competition

and have more to choose from.

"The price gap between the two markets is getting smaller," she adds. "It's an ever-changing market, for sure."

Sales of detached homes last month were down 39.4 per cent over the 10-year February sales average, according to the REBGV. Apartment sales were 5.5 per cent above it. Sales of all types of properties were 14.4 per cent below the 10-year February sales average.

Rising interest rates and stricter mortgage requirements are affecting people's purchasing power, especially that of first-time buyers.

New lending guidelines require borrowers to pass a "stress test," showing they could handle mortgage payments should interest rates continue to increase.

Even without the new rules, purchasing a home for the first time can be as stressful as it is exciting. Oudil recommends working with a qualified Realtor from the get go.

"This is likely the biggest financial decision anybody will make in their life," she says. "A Realtor will guide you through the process. Nervousness dissipates when you've got a plan and a goal and someone to help you understand how the process works."

Realtor Phil Moore, REBGV's president-elect, describes the current market as price conscious. "It's driven by first-time buyers and by 'move-up' buyers — second-generation buyers going from a condo to a townhouse or trying to make the leap from a condo to a house," he says. "Homes that are priced under

\$750,000 are very active. And for the first time in a long time, detached-house prices are starting to come down a bit."

He says Realtors can help buyers determine how much mortgage they can comfortably afford, a figure that may be different than what a bank pre-qualifies them for.

He will sit down with clients to go over considerations such as household and entertainment expenses and regular RRSP contributions, costs that are over and above monthly mortgage and home-insurance costs.

"We work with buyers to keep them working within their budget," Moore says. "You don't want them to get in over their heads."

CONTINUED ON PAGE E4

## Reminder: Economy and housing move in cycles



**CAMERON MUIR**  
Chief Economist, BCRA

The economy seldom gets better than what we've seen in these last few years. While you could argue that one sector or another isn't firing on all cylinders, headline growth has been nothing short of phenomenal. The B.C. economy expanded by three per cent or more in each of the last four years, resulting in strong job growth, low unemployment and more recently, rising wages.

Indeed, more than 87,000 jobs were added to the economy last year, an increase of 3.7 per cent. This is nearly double the national rate of 1.9 per cent, while the unemployment rate fell to 5.1 per cent, its lowest level since 2008. As the economy nears full employment, wage growth is also beginning to push higher. The average weekly wage in the province increased at an annual pace of four per cent over the last four months. Households are feeling confident and spending their hard-earned dollars. Retail sales in Metro Vancouver climbed by an impressive 10.5 per cent year to date in November, compared to the same period in 2016. All great news.

However, I'm reminded of the standard disclaimer on mutual funds: Past performance is no guarantee of future results. This applies equally to the economy and the housing market. Most economists expect B.C. economic growth to slow over the next few years, ending up closer to two per cent than three per cent. Employment growth will also slow as a low unemployment rate limits the pool of available workers, while consumer spending simply can't continue to grow at its current pace in a rising interest rate environment. And then there's the housing market.

Apartment prices can't sustain a 30-per-cent annual growth rate for long. The horrendous lack of supply isn't a new norm, but rather a temporary phenomenon. It takes nearly two years to build an apartment project in Metro Vancouver from the time the parking garage is complete, three years in downtown Vancouver. Add to that the time it takes to plan, secure financing, get the necessary permits and approvals and then build the foundation and parking structure, and the timeline to completion stretches even further. Today's newly completed units have spent several years in the production process and are a response to demand conditions existing at the time the projects were conceived.

This lag between conception and completion has led to rapidly rising prices in the face of surging demand. However, home builders are catching up. There are now a record 42,000 homes under construction in Metro Vancouver. This is 50 per cent above the previous peak recorded in 2008. Over the next several quarters, a marked increase in new home completions will provide much needed supply and help moderate growth in home prices.

It's prudent to consider the cyclical nature of economies and housing markets when looking toward the future. As the adage says: History may not repeat itself, but it often rhymes.

## Congratulations Greater Vancouver Medallion Club qualifiers

Each year the Real Estate Board of Greater Vancouver (REBGV) celebrates the achievements of its top-producing Realtors on the Multiple Listing Service (MLS®) with the Medallion and President's Club Awards.

The 2017 Medallion Club represents the top 10 per cent of the

more than 14,000 members participating on the MLS® in the region. The President's Club represents the top one per cent.

The idea of a 'multiple listing service' was born from the need to create an infrastructure through which Realtors could compete and cooperate at the same time. It's

variously been called a 'listing exchange', 'cooperative listing service', and today's 'MLS®'.

The MLS® today is a sign of quality. Home listing information originating from the MLS® is the most reliable and comprehensive source of real estate information in Canada.

This supplement is a celebration of the 2017 Medallion and President's Club qualifiers and their clients.

This year's 20-year Medallion Club qualifiers earn life membership.

### Life Membership status in the Medallion Club in 2017

The Real Estate Board of Greater Vancouver is proud to also recognize our newest Life Members of the Medallion Club. Life membership is earned by Realtors who achieve Medallion Club status for 20 years. The 14 Realtors pictured here earned Life Member status in 2017. We'd also like to congratulate our Medallion Club Rookie of the Year, James Tan.



Jay Banks



Joe Chan



Peter Chow



Theresa Gold



Jeff Golding



Ian Holt



Jamie Hooper



John Jennings



Herb Johnstone



Gary Jones



Anne Piche



Len Robinson



John Thompson



Sandra Wyant



ROOKIE OF THE YEAR  
James Tan

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Medallion President's Club Members

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**Salina Kai** PREC\*

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## GLENEAGLES OCEANFRONT ESTATE \$10,980,000

**6066 Blink Bonnie Road, West Vancouver**

4 BEDROOMS + OFFICE, 3.5 BATHROOMS,  
4,658 SQ. FT., 24,014, SQ. FT. LOT

Discover the grandeur of Twin Cedars Estate. Over 0.55 Acres of fully gated magnificent oceanfront property. Twin Cedars Estate is extremely rare & one of West Vancouver's finest trophy properties that allows for all usable land from the road to the shoreline. Soak up spectacular 180 degree views of Bowen Island, Lighthouse Park, UBC & beyond. Designed for the ultimate West Coast lifestyle; Take off to world class skiing in Whistler Mountain only an hour away. Local golf courses, Dunderave Village & Caulfeild Village only mins away. Enjoy the alluring possibilities of waterfront living, the best the West Coast has to offer is key turn away.

### CYPRESS PARK ESTATE \$4,980,000

4301 Woodcrest Road | West Vancouver  
4 BED + 2 BATH, 2,662 SQ. FT., 0.79 ACRES

Stunning Mid-Century Modern home blends seamlessly into the surrounding forest. Inside, the home has been extensively renovated with period elements lovingly preserved.



### THE HUDSON \$935,000

#2501-610 Granville Street, Vancouver | Downtown  
1 BED + DEN + FLEX, 656 SQ. FT.

Corner, upper level 1 Bedroom + Den + Flex offers panoramic City views from almost every room. Unbeatable downtown location!



### SOUTHLANDS ESTATE \$18,800,000

7275 Carnarvon Street, Vancouver  
4 BED MAIN HOUSE, 3 BED CARETAKER HOUSE, 5 STALL STABLES, 2.45 ACRES  
This exquisite estate comprises of over 7,700 sq. ft. main house, an approximately 4,000 sq. ft. stable and over 1,500 sq. ft. caretaker's house all nestled on the property around featured ecologically diverse, landscaped ponds and gardens.



### NEW WHYTECLIFFE HOME \$3,799,000

6571 Marine Drive, West Vancouver  
5 BEDROOM + DEN + DETACHED STUDIO, 3,939 SQ. FT., 6,050 SQ. FT. LOT  
Brand new 2018 home in Whytecliffe - West Vancouver's best kept secret! Built to exacting standards and seamlessly incorporates indoor and outdoor living.



### CASCINA \$3,799,000

1801-590 Nicola Street, Vancouver | Coal Harbour  
2 BED + 2 BATH, 1,461 SQ. FT.

Experience luxurious Waterfront living with the Seawall at your doorstep! Beautifully appointed NW Corner facing 2 Bed + 2 Bath + Flex offers GORGEOUS UNOBSTRUCTED views of the water & mountains from almost every room.



### THE OXLEY \$2,498,000

1647 East Pender Street, Vancouver | Commercial Drive  
5 STUDIO LOFT PORTFOLIO, APPROX 405 SQ. FT. EACH

Easy investment income with these 5 urban style loft studios at The Oxley - a boutique collection of meticulously designed contemporary loft style homes at the foot of one of Vancouver's most energetic communities of Commercial Drive.



### HOUSE FOR SALE \$1,899,000

553 East 17th Avenue, Vancouver | Mount Pleasant  
5 BED + 3.5 BATHROOM, 2,395 SQ. FT., 33' X 121' LOT

Very well loved "Vancouver Special" style in the highly desirable Mount Pleasant neighbourhood, with easy walking distance to parks, schools, transit, shops & cafes!



### HOUSE FOR SALE \$1,589,000

6195 Arlington Street, Vancouver | Killarney  
3 BED + 2.5 BATH, 1,635 SQ. FT., 50' X 96.28' LOT

Don't miss this fantastic opportunity for an EXCELLENT Extra Wide 50' x 96.28' lot with lane access. Conveniently located on a quiet street, close to schools, parks, community center, shops and restaurants.



### WOODWARDS W32 \$689,000

1806-108 West Cordova Street, Vancouver | Gastown  
1 BEDROOM, 555 SQ. FT.

Soak in the City, Water and Mountain views from the huge balcony that spans the length of this gorgeous 1 Bedroom home! Brand new paint and flooring!



### KITS360 \$949,000

532-1777 West 7th Avenue, Vancouver | Kitsilano  
2 BED + DEN, 803 SQ. FT.

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# MEDALLION CLUB

Navigating  
CONTINUED FROM E1

Realtors also help buyers with the multitude of other factors that come into play with a purchase. Depending on the situation, those could include condominium depreciation reports and special assessments, home inspections and land surveys, the age of a roof or elevator, and more.

"When I'm representing buyers, I go to city hall to get the building plan," Moore says. "We can see if there are any outstanding issues and if the house was ever a grow-op. We can find records of oil tanks or oil-tank removals. That's a defect that people are sometimes not aware of, but your Realtor will research it."

"If a previous home owner constructed any unauthorized accommodation, the city could force you to remove it," he adds. "You can find surprises. When you're getting guided through the process by a Realtor, it helps take away risk."

Realtors also have exclusive resources to help buyers find a suitable home, including use of the Multiple Listing Service (MLS®), the most extensive real estate listing database in Canada. While the public has access to www.REALTOR.ca (formerly mls.ca) to view basic property information for any MLS®-listed property in the country, only Realtors have access to MLS® and the comprehensive information it contains.

The MLS® generates market comparison reports, allowing Realtors to make up-to-the-minute assessments of market conditions within specific communities.

The real estate profession is one of the most highly regulated in the country. The Real Estate Council of B.C. is a regulatory agency established by the provincial government to protect consumers through the licensing of all individuals who practise real estate in the province.

As members of their local real estate board, Realtors are also required to adhere to the Canadian Real Estate Association's Realtor Code and Standards of Business Practice.

For first-time home buyers, having a Realtor walk you through the steps of the home-buying process in an ever-changing market is invaluable. To find one, ask for referrals from friends and family or even go for coffee with a potential Realtor to see they seem like a good fit.

"You need to feel comfortable with them," Oudil says. "If you've established an area you wish to purchase in, make sure you have a Realtor who's knowledgeable in that area."

"Realtors love helping people," she adds. "It's wonderful to be able to guide someone through this process and see the excitement on their faces when they're successful."

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*THIS STORY WAS CREATED BY CONTENT WORKS, POSTMEDIA'S COMMERCIAL CONTENT DIVISION, ON BEHALF OF THE REAL ESTATE BOARD OF GREATER VANCOUVER.*



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## What B.C.'s new budget means for Vancouver real estate

Housing was the dominant issue in the 2018 provincial budget.

The provincial government released a 30-point housing strategy aimed at reducing housing demand, curbing tax fraud, building affordable housing and increasing security for renters.

The government also introduced new taxes on real estate to pay for their promises. These tax measures include increasing property taxes and property transfer taxes on residential homes valued above \$3 million, expanding the foreign buyer tax and implementing a housing speculation tax.

"We welcome the provincial government's commitment to address money-laundering concerns and increase the supply of affordable, social and rental housing in our province," Jill Oudil, Real Estate Board of Greater Vancouver president, said. She added, however, that the association is concerned about the tax measures that were announced.

### Affordable housing

The province is planning to invest \$6 billion in affordable housing to create 114,000 homes over the next 10 years.

The budget also includes measures to enhance local government capacity to build and retain affordable housing.

New rules will also require de-

velopers to collect and report comprehensive information about the assignment of pre-sale condo purchases, track beneficial ownership information and collect additional information to increase transparency and strengthen enforcement in real estate.

### Speculation tax

The province will implement a new speculation tax on residential properties, targeting foreign and domestic home owners who don't pay income tax in B.C. This includes those who leave homes vacant.

The tax will apply to the Metro Vancouver, Fraser Valley, Capital and Nanaimo Regional districts and in the municipalities of Kelowna and West Kelowna.

In 2018, the tax rate will be \$5 per \$1,000 of assessed value. In 2019, the tax rate will rise to \$20 per \$1,000 of assessed value.

The province will administer the tax and will collect data to enforce it, including social insurance numbers, household information and worldwide income information.

### Foreign buyer tax

The foreign buyer tax increased to 20 per cent from 15 per cent and is extended to the Fraser Valley, Capital, Nanaimo and Central Okanagan regional districts.

### Property Transfer Tax

The Property Transfer Tax on residential properties above \$3 million increased to five per cent from three per cent.

### Provincial school tax

Beginning in 2019, the provincial school tax will increase on most residential homes in excess of \$3 million.

### Database on pre-sale condo assignments

The province will require developers to collect and report comprehensive information about the assignment of pre-sale condo purchases. This information will be shared with federal and provincial tax authorities to ensure taxes are paid.

### Online accommodation PST and MRDT

Online accommodation platforms are now permitted to collect and remit the Provincial Sales Tax and Municipal and Regional District Tax (Hotel Room Tax).

### Property tax treatment for ALR land

As part of the Agricultural Land Reserve (ALR) review, the province is examining residential land in the ALR to ensure land is used for farming.

### Beneficial land ownership registry

The province will require additional information about beneficial ownership on the PTT form. Administered by the Land Title and Survey Authority of British Columbia, the information will be publicly available and shared with federal and provincial tax and law enforcement authorities. The province will introduce legislation to require B.C. corporations to hold accurate information on beneficial owners in their own record offices available to law enforcement, tax and other authorities. This is intended to better determine who owns property in the province.

### Task force on money laundering and tax evasion

The province will work with the federal government to formalize a multi-agency working group on tax evasion, money laundering and housing.

### Residential Tenancy Branch

The province also increased funding to the Residential Tenancy Branch to reduce wait time, improve service and deal with disputes more quickly. It also strengthened the Residential Tenancy Act and the penalties for those who repeatedly break the law.

## Rising interest rates and new mortgage rules impacting buyers' purchasing power

The Bank of Canada (BOC) raised its overnight interest rate 25 basis points to 1.25 per cent in January, citing the growing economy and rising inflationary trends.

In anticipation of this increase, the six major banks raised their posted five-year, fixed-rate mortgage rates to 5.14 per cent from 4.99 per cent.

The B.C. Real Estate Association's Chief Economist Cameron Muir believes this increase signals a much tighter lending environment for home buyers and owners in 2018.

"While the rate increase was widely anticipated, it did come earlier in the year than previously expected and likely signals further rate increases to come in 2018. Canadian mortgage rates have already moved higher in anticipation of Bank of Canada tightening, which means a much tighter borrowing environment in 2018, particularly given newly implemented mortgage qualifying rules for low-ratio

Housing type	MLS® HPI Benchmark Price, 2017	PTT	Total cost	Mortgage loan	1 Monthly cost before rate increase	2 Monthly cost after rate increase	Annual income required before rate increase	Annual income required after rate increase
Detached	\$1,605,800	\$30,116	\$1,635,916	\$1,226,937	\$7,128.94	\$7,234.02	\$285,158	\$289,361
Attached	\$803,700	\$14,074	\$817,774	\$613,331	\$3,563.67	\$3,616.20	\$142,547	\$144,648
Apartment	\$655,400	\$11,308	\$676,708	\$507,531	\$2,948.94	\$2,992.40	\$117,957	\$119,696

1. Mortgage terms before rate increase assumes: 75 per cent loan, 25 per cent down payment, 25-year amortization; interest rate: 4.99 per cent.  
2. Mortgage terms after rate increase assumes: 75 per cent loan, 25 per cent down payment, 25-year amortization; interest rate: 5.14 per cent.

buyers," Muir said.

Since January 1, 2018, all home buyers, even those who don't require mortgage insurance, must qualify for their mortgage at a higher rate.

Under the new rules, the minimum qualifying rate for a mort-

gage is the greater of the Bank of Canada's five-year benchmark rate, or the contractual mortgage rate plus two per cent.

These rules also require lenders to enhance their loan-to-value (LTV) limits and restrict certain lending arrangements designed to

circumvent LTV limits.

These changes apply to all federally regulated financial institutions.

This is the seventh time since 2008 that the federal government has tightened mortgage requirements. Over this time,

the government reduced the maximum length of a high-ratio mortgage to 25 years from 40 years, increased the down payment required, and instituted a mandatory stress test for low-equity borrowers.



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\*\*\* This representation is based on total MLS residential dollar volume and units sold by brokerage in whole or in part based on 2017 data generated by the Chilliwack & District Real Estate Board, Fraser Valley Real Estate Board or Real Estate Board of Greater Vancouver, which assume no responsibility for its accuracy. | \*\*\* Based on comparison of individual Medallion agents, by brokerage, as reported by the Fraser Valley Real Estate Board & the Real Estate Board of Greater Vancouver's Medallion Qualifier's list, who assume no responsibility for its accuracy.



## MEDALLION CLUB

# COMMERCIAL LEADING INDICATOR SIGNALS GROWTH IN THE COMMERCIAL REAL ESTATE MARKET

The B.C. Real Estate Association (BCREA) Commercial Leading Indicator (CLI) increased for a fourth consecutive year, rising 0.4 points in the fourth quarter of 2017 to 135.7.

That increase represents a 0.3 per cent rise over the second quarter and a 6.7 per cent increase from one year ago. The fourth quarter saw continued strong economic activity throughout the province, with notable increases in retail and manufacturing sales.

Those gains, along with a surge in Real Estate Investment Trust prices toward the end of 2017, helped to offset a downturn in employment growth over the fourth quarter.

"We expect growth in the B.C. economy will not reach the heights of the past four years in 2018, but will be strong enough to keep the economic environment for commercial real estate supportive of growth in investment, leasing and other commercial real estate," said Brendon Ogmundson, an economist at BCREA.

The economic activity component of the CLI continues to be the primary driver of growth in the index.

The fourth quarter saw broad-based gains including 3.2 per cent quarterly growth in manufacturing sales. The index has also been buoyed by the strongest annual retail sales growth in over two decades.

Employment growth in the provincial economy registered 3.7 per cent in 2017 with key commercial real estate sectors posting strong contributions to that growth. However, job growth slowed in the fourth quarter with the CLI office employment measure falling by about 100 jobs, while manufacturing payrolls contracted by 5,600 jobs.

Despite a tightening credit environment and rising interest rates, the CLI's financial component managed to eke out a small increase in the fourth quarter.

That increase was the result of a late surge in REITs that more than offset widening short-term



GETTY IMAGES

credit spreads.

Variation in the Commercial Leading Indicator can be broken out into three distinct components:

The economic activity component of the CLI follows the overall trend in B.C.'s economy and reflects changes in economic variables shown to lead commercial real estate activity.

The employment component reflects changes in the commercial real estate environment due to changes in the overall

business cycle.

The financial component acts as an early-warning indicator from financial markets that could signal turning points in the commercial real estate market.

#### Q4 HIGHLIGHTS

##### Economic activity

Retail sales rose 1.4 per cent on a quarterly basis in the third quarter, and were up 10.4 per cent compared to the fourth quarter of 2016.

Wholesale trade fell 1.3 per cent on a quarterly basis, but was up 2.3 per cent year-over-year. The manufacturing sector posted a third consecutive quarterly increase, rising 3.2 per cent in the fourth quarter.

##### Employment

The CLI measure of office employment was essentially flat in the fourth quarter, albeit down by about 100 jobs. Hiring was also down in the B.C. manufacturing sector with employment falling

by 5,600 jobs, coming off a 10-year high set in the third quarter.

##### Financial

After two straight quarterly declines, the benchmark index for Canadian REITs finished the fourth quarter up 4.4 per cent. Short-term credit spreads widened for a second straight quarter and are now at their highest level since 2009, reflecting tighter short-term borrowing conditions.

## New home completions surging in Metro Vancouver

Housing affordability is fundamentally linked to the relationship between the housing stock and market demand. Strong economic growth has created rising labour demand and consumer confidence side effects, while net migration and a wave of millennials entering their household-forming years have rounded out a "perfect storm" of demand-side momentum.

In turn, the supply of resale homes on the market in Metro Vancouver has plunged to decade lows. This has led to continuing upward pressure on home prices, because elevated consumer demand hasn't been matched by an equivalent increase in supply.

It's more difficult for home builders to meet demand in a timely way, as the emphasis on

higher-density communities lengthens the period between project conception and completion. This lag effect has exacerbated short-term market imbalances and even caused some in the media to question the efficacy of long-established market theory.

The inventory of newly built multi-family homes that are complete and unoccupied has declined markedly over the past three years, and has trended at just 500 units this year.

Home builders have taken notice: multi-family housing starts in Metro Vancouver have surged, up 40 per cent to 22,700 units in 2016, and 55 per cent above the 10-year average.

There were 19,700 multi-family starts in 2017 and a fur-

ther 19,000 units are forecast for 2018. All of this construction activity has created a record level of homes under construction, with about 35,000 multi-family units now in development.

Using data on the average time between housing starts and completions from Canada Mortgage and Housing Corporation (CMHC), we can estimate when the surge in multi-family construction will turn into ready-to-occupy homes. According to CMHC, it takes more than 20 months for an apartment project to proceed from start to completion in Metro Vancouver.

This varies from a high of 35.7 months in Downtown Vancouver to a low of 12.5 months in Surrey. (Keep in mind that CMHC records a multi-family project

as a housing start only after the underground parking structure is complete, so the time between issuing a building permit and project completion is much longer). According to B.C. Real Estate Association estimates, multi-family home completions will increase 50 per cent above trend levels, rising from less than 4,000 units per quarter in 2016 to approximately 6,000 units through the third quarter of 2018.

While most of these units are already pre-sold, these multi-family completions can add to the overall supply of housing through several other channels:

- Households in Metro Vancouver transferring from the rental market into home ownership free up rental supply.

- Households in Metro Vancouver moving from existing ownership bolster supply when they list their homes for sale.

- Investors intending to earn rental income create additional rental supply.

- The aggregate increase in the housing stock can also help dilute the impact of migrants, non-income seeking investors and first-time buyers/renters on the cost of housing.

This surge in multi-family completions isn't the only solution for housing affordability in Metro Vancouver. However, a marked increase in aggregate supply can move the needle toward market balance and help slow the pace of housing price/rent growth in the region.



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REALTOR®

New Westminster Specialist

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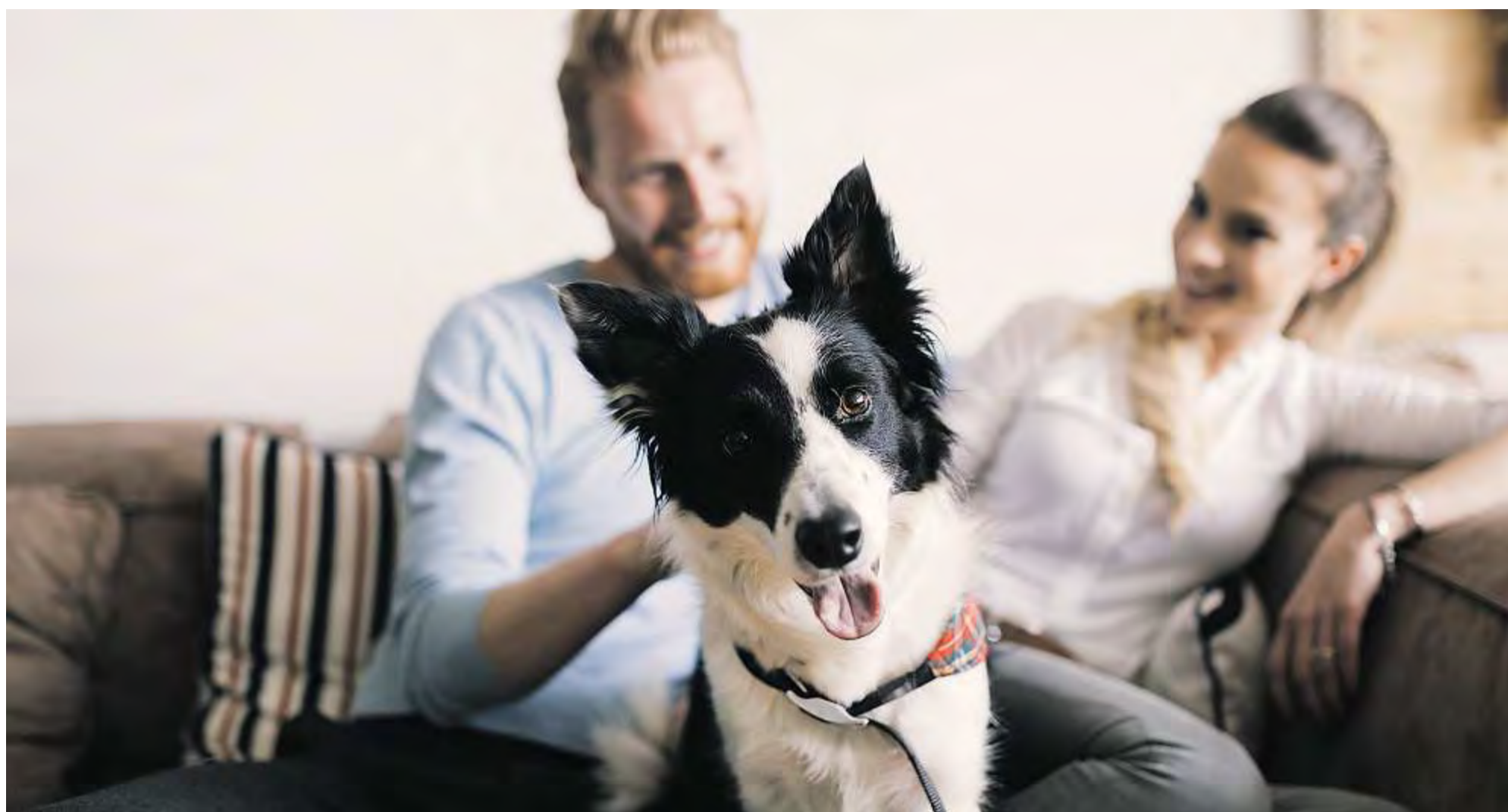
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# MEDALLION CLUB



GETTY IMAGES

## Year of the Dog: Living with pets in a strata

Dogs are a member of your family, so it's important to keep them in mind when you're looking for a home.

According to the BCSPCA, 20 per cent of the animals surrendered wound up in their care for housing-related reasons.

### Can stratas restrict pet ownership?

Under the Strata Property Act

and Regulation, strata corporations can restrict owners and tenants from keeping pets or certain kinds of pets through the bylaws of the strata corporation. This includes your four-legged family member.

Most stratas have some kind of restriction on pet ownership. The Strata Property Act's guidelines suggest an owner, tenant, or occupant must not

keep any pets other than:

- a reasonable number of fish or other small aquarium animals;
- a reasonable number of small caged mammals;
- up to two caged birds; and
- one dog or one cat.

This guideline is what most stratas use in their bylaws. However, many stratas restrict certain types of pets, the size of the pet, or

even ban pets altogether.

### Are there exemptions?

If an owner, tenant, or occupant depends upon a service animal due to a disability, they're allowed by law to have that animal live with them.

### What do I do if I have a dog and am looking for a home?

If you have a furry family mem-

ber, make sure your Realtor knows. They can be an invaluable source of information and will help you find a home that can accommodate you and your pet.

Don't let your pet be one of the 20 per cent. Realtors can help you find and understand your potential new home's strata rules so you're not stuck buying into a building that may not allow them.

## Helpful real estate websites you should visit

Before you jump into the real estate market, it's important to educate yourself. There's a wealth of information available online to help you make informed decisions, whether you're looking to buy or sell.

You can find a Realtor, find a property and connect all the dots in between.

Remember, housing market information originating from the Multiple Listing Service® (MLS®) is the most reliable, reputable and comprehensive data available to hopeful home buyers and sellers.

Here's a rundown of the key real estate websites you should visit:

### www.realtor.ca

This is the most popular and comprehensive real estate listing website in Canada. Each month, over six million unique visitors go to www.realtor.ca (or use their mobile app) for more than 20 million sessions. The home listing information on www.realtor.ca streams from the MLS® but doesn't contain the full collection of information on the system. Over 100,000 Realtors across the country provide this service to help market properties.

At any given time, there are approximately 320,000 active Canadian listings on the web-



site, worth an estimated \$140 billion.

Search the site today to learn what's for sale in your neighbourhood.

### www.rebgv.org

The Real Estate Board of Greater Vancouver's (REBGV) website offers a wide array of housing market

information. You'll find everything from detailed MLS® statistics and monthly video market updates, to details about government initiatives for buyers, sellers and owners. In 2017 nearly 350,000 people visited www.rebgv.org at least once during the year. The most popular sections of the website are consistently related to home prices, other housing market information and cost savings programs.

The REBGV is also active on social media sites like Facebook (www.facebook.com/rebgv) and Twitter (www.twitter.com/rebgv). These feeds are updated with a blend of information from the REBGV, other real estate industry sources and news publications.

### www.realtylink.org

This is another great resource

for home listing information across the province. It has a wide range of in-depth, walk-through-style information, including a tool to find a Realtor working in your community.

### www.recbc.ca

The Real Estate Council of British Columbia is the licensing body for Realtors in B.C. Their website contains valuable consumer protection information, as well as information on how to become licensed to buy and sell real estate in the province.

Realtors stand for accountability and service. If you ever believe a Realtor didn't meet their professional responsibilities, this site will walk you through how to file a complaint.



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## Congratulations!

David Peerless, Kevin Skipworth, Tony Ioannou and the team at Dexter Associates Realty wish to congratulate this year's Medallion Club Members for their incredible efforts to attain this level of achievement in the Real Estate Industry. Well Done!



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Medallion Club  
Life Member 29 Years



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Personal Real Estate Corporation  
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**David L. Young**  
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**Carole Lieberman**  
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**Luana Robertson**  
Personal Real Estate Corporation  
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Team Member  
2017



**Ruthie M. Shugarman**  
Team Leader  
Medallion Club Member  
2015, 2016 & 2017

**Paige Kraft**  
Medallion Club  
Team Member  
2015, 2016 & 2017

### Kuo Chang (Derek) Sun Team



**Kuo Chang (Derek) Sun**  
Team Leader  
Master Medallion Club Member  
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**Newell Cotton**  
Medallion Club  
Team Member  
2010-2015, 2017



**Tyler E. Peerless**  
Medallion Club  
Team Member  
2013-2015, 2017



**Mike Roque**  
Medallion Club  
Team Member  
2017



**Chris Spotzl**  
Personal Real Estate Corporation  
Team Leader  
Master Medallion Club Member  
Medallion Club 6 Years



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# REALTORS Care®

Each year, Metro Vancouver real estate companies and their Realtors contribute to the well-being of our communities by donating or raising funds for charity. Realtors donated \$2.2 million to local charities in 2016 and have donated \$43.4\* million since 2007.

\*The aggregate total includes an REBGV member's one-time donation of \$21.4 million.





# MEDALLION CLUB



SPONSORED BY THE REAL ESTATE BOARD OF GREATER VANCOUVER

## The many ways Realtors strengthen communities across our region

**ROBIN BRUNET**  
POSTMEDIA CONTENT WORKS

Arguably, no other professional group has a firmer grip on the pulse of communities than Realtors. Their job is, after all, to find homes for clients, a service that requires deep knowledge about the health and needs of their neighbourhoods.

Realtors are often on the front lines of charitable activity. Since it began tracking its members' contributions in 2007, the Real Estate Board of Greater Vancouver (REBGV) has identified \$43.4 million\* in charitable giving. REBGV is the professional organization representing more than 14,000 Realtors in Metro Vancouver.

Last year, member contributions amounted to \$2.2 million, a figure that only tells part of the charitable story, says Jill Oudil, REBGV president.

These donations were accompanied by countless volunteer hours to a wide range of causes, including the Ride to Conquer

Cancer, the Children's Miracle Network, the Richmond Hospital Foundation, Backpack Buddies and more.

Oudil says: "Our members are community builders. To be successful in real estate, you need to know your community. That means getting involved and helping out where you can. That's what Realtors do. It's innate to many of us in the profession."

On occasion, Realtor contributions can be spectacular. In 2012, long-time REBGV member William P.J. McCarthy made the single-largest charitable bequest to a sole beneficiary in B.C.'s history: \$21.4 million to the BC Cancer Foundation via the Jambor-McCarthy Legacy Fund.

Other initiatives are more grassroots. Each November, the Realtors Care Blanket Drive collects clothes and blankets for the working poor and homeless.

"Originally, Realtors collected and donated excess items from clients moving from one location to

another," Oudil says. "Today, that process is facilitated by volunteers at over 100 drop-off locations at real estate offices across the Lower Mainland."

The program is the largest and longest running blanket drive in B.C. Since it began in 1994, it has helped more than 340,000 people in our communities. Charitable organizations across the Lower Mainland rely on the Blanket Drive to help them keep people warm and dry during the winter months.

The fact that Realtors spend much of their working days within the communities they serve has also proven beneficial to making the Lower Mainland a little safer.

The Realty Watch program is a partnership between local police departments, the RCMP and more than 17,000 Realtors across the region. In emergency situations, Realtors respond to police requests to search for missing or abducted persons.

In July 2016, Port Coquitlam Realtor Risa Bassetto was integral

to finding a missing person.

She checked her Realty Watch fan-out, requested by police and sent by REBGV, and discovered it was a Vancouver resident who'd been reported missing.

"Risa was instrumental in finding this elderly person," says Vancouver Police Department Detective Const. Raymond Payette.

As REBGV members continue making their communities stronger and safer, Oudil reflects on their efforts.

"The volunteering spirit within our Realtor community is widespread. In fact, it would be difficult to find a local charitable event, a parent advisory committee, a youth sports team or other volunteer group that doesn't have a Realtor involved. Giving back is second nature to our members and I don't think they realize how powerful a force they are across our communities."

\*This total includes an REBGV member's one-time donation of \$21.4 million.

### REALTORS CARE BLANKET DRIVE PROVIDES WARMTH TO 36,000 PEOPLE IN NEED THIS WINTER

More than 36,000 Lower Mainland residents received blankets and warm clothing this winter thanks to donations collected during the 23rd annual Realtors Care Blanket Drive.

Last November, more than 100 real estate offices served as drop-off locations for donations. Realtor volunteers then collected, sorted and delivered the donations to local charities.

"These donations will once again help charitable organizations across the Lower Mainland bolster their supply of warm clothing for those most in need," said Jill Oudil, Real Estate Board of Greater Vancouver president. "We're thankful for the thousands of people who responded generously to our campaign and to the hundreds of Realtor volunteers who collected and distributed the donations."

All donations remain in the community in which they were collected. More than 70 Lower Mainland charities received donations from the Blanket Drive this year.

"A warm blanket can mean the world to someone who is suffering in the cold," said Derek Weiss, Union Gospel Mission spokesperson. "Year after year, the Blanket Drive makes an immediate difference in the lives of people who need our help the most."

The Realtors Care Blanket Drive is a partnership between the Realtors of the Real Estate Board of Greater Vancouver, the Fraser Valley Real Estate Board and the Chilliwack and District Real Estate Board and their communities.

The program is the largest and longest running blanket drive in B.C. Since it began in 1994, it has helped more than 340,000 people in our communities keep warm and dry during the winter months.

THIS STORY WAS CREATED BY CONTENT WORKS, POSTMEDIA'S COMMERCIAL CONTENT DIVISION, ON BEHALF OF THE REAL ESTATE BOARD OF GREATER VANCOUVER.

## DEE HNATKO

### This will be my 10th year receiving The Medallion Club Award.

*I am honored and thankful to my loyal clients, family and fellow Realtors for your continued support in helping me grow my business.*

- Dee



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# MEDALLION CLUB

## Commercial real estate sales down, values up in 2017

Commercial real estate sales activity in the Lower Mainland declined from the record highs of one year ago and remained above the region's long-term historical sales average in 2017.

There were 2,591 commercial real estate sales in the Lower Mainland in 2017, a 10.4 per cent decrease from the record 2,891 sales in 2016, according to data from Commercial Edge, a commercial real estate system operated by the Real Estate Board of Greater Vancouver (REBGV).

Commercial real estate sales in 2017 were 11.1 per cent above the region's five-year sales average.

The total dollar value of commercial real estate sales in the Lower Mainland was \$15.733 billion in 2017, a 14.5 per cent increase from \$13.746 billion in 2016.

"While commercial sales declined from the record pace of 2016, the total dollar value of the activity continued to rise," said Jill Oudil, REBGV president. "The strong economic and employment growth in our province last year helped drive our commercial real estate market in 2017."

Here's the activity by category:

### Land

There were 1,061 commercial

land sales in 2017, which is an 11.3 per cent decrease from the 1,196 land sales in 2016. The dollar value of land sales was \$8.708 billion in 2017, a 15.5 percent increase from \$7.537 billion in 2016.

### Office and Retail

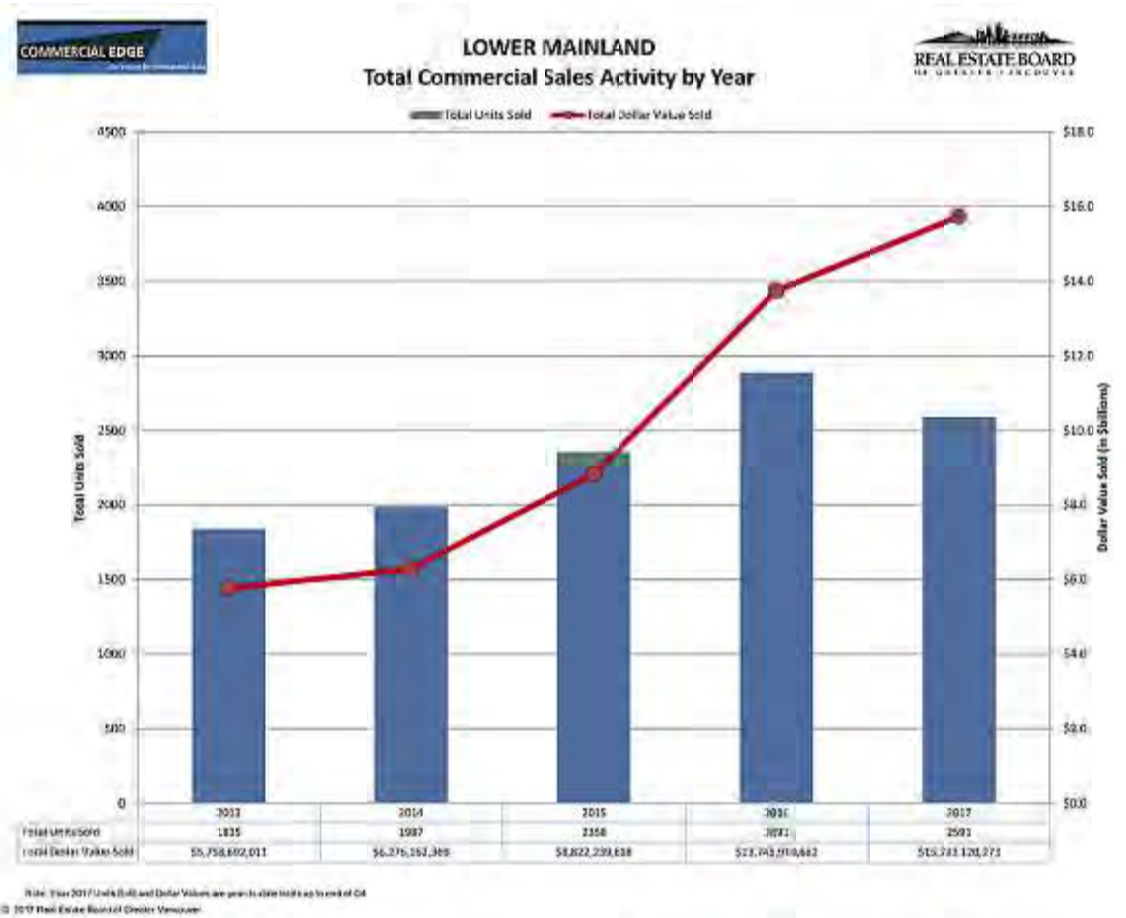
There were 888 office and retail sales in the Lower Mainland in 2017, which is down 3.8 per cent from the 923 sales in 2016. The dollar value of office and retail sales was \$4.464 billion in 2017, a 15 per cent increase from \$3.883 billion in 2016.

### Industrial

There were 527 industrial land sales in the Lower Mainland in 2017, which is down 15.8 per cent from the 626 sales in 2016. The dollar value of industrial sales was \$1.238 billion in 2017, a three per cent increase from \$1.202 billion in 2016.

### Multi-Family

There were 115 multi-family land sales in the Lower Mainland in 2017, which is down 21.2 per cent over the 146 sales in 2016. The dollar value of multi-family sales was \$1.324 billion in 2017, a 17.8 per cent increase from \$1.124 billion in 2016.



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# MEDALLION CLUB

## Home buyers were less active in February

Metro Vancouver home sales dipped below the long-term historical average in February.

The Real Estate Board of Greater Vancouver (REBGV) reports that residential property sales in the region totalled 2,207 in February 2018, a nine per cent decrease from the 2,424 sales recorded in February 2017, and a 21.4 per cent increase compared to January 2018 when 1,818 homes sold.

Last month's sales were 14.4 per cent below the 10-year February sales average. By property type, detached sales were down 39.4 per cent over the same period, attached sales were down 6.8 per cent, and apartment sales were 5.5 per cent above the 10-year February average.

"Rising interest rates and stricter mortgage requirements have reduced home buyers' purchasing power, particularly for those at the entry level of our market," Jill Oudil, REBGV president said. "Even still, the supply of apartment and townhome properties for sale today is unable to meet demand. On the other hand, our detached home market is beginning to enter buyers' market territory."

There were 4,223 detached, attached and apartment properties newly listed for sale on the Multiple Listing Service® (MLS®) in Metro Vancouver in February 2018. This represents a 15.2 per cent increase compared to the 3,666 homes listed in February 2017 and an 11.2 per cent increase compared to January 2018 when 3,796 homes were listed.

The total number of homes currently listed for sale on the MLS system in Metro Vancouver is 7,822, a three per cent increase compared to February 2017 (7,594) and a 12.6 per cent increase compared to January 2018 (6,947).

"The spring is traditionally the busiest time for home buyers and sellers in our market. We'll wait to see how they react to the taxes and other policy measures



that our provincial and federal governments have introduced so far this year," Oudil said. "To help you navigate these changes in today's housing market, it's important to work with your local Realtor."

For all property types, the sales-to-active listings ratio for February 2018 is 28.2 per cent. By property type, the ratio is 13 per cent for detached homes, 37.6 per cent for townhomes, and 59.7 per cent for condominiums.

Generally, analysts say that downward pressure on home prices occurs when the ratio dips below the 12 per cent mark for a sustained period, while home prices often experience upward pressure when it surpasses 20 per cent over several months.

The MLS® Home Price Index composite benchmark price for all residential properties in Metro Vancouver is currently \$1,071,800. This represents a 16.9 per cent increase over February 2017 and a 1.4 per cent increase compared to January 2018.

Sales of detached properties in February 2018 reached 621, a 16.6 per cent decrease from the 745 detached sales recorded in February 2017. The benchmark price for detached properties is \$1,602,000. This represents an 8.2 per cent increase from February 2017 and is virtually unchanged from January 2018.

Sales of apartment properties reached 1,185 in February 2018, a 7.1 per cent decrease compared to the 1,275 sales in February 2017. The benchmark price of an apart-

ment property is \$682,800. This represents a 27.2 per cent increase from February 2017 and a 2.6 per cent increase compared to January 2018.

Attached property sales in February 2018 totalled 401, a 0.7 per cent decrease compared to the 404 sales in February 2017. The benchmark price of an attached unit is \$819,200. This represents an 18.1 per cent increase from February 2017 and a 1.9 per cent increase compared to January 2018.

The areas covered by the Real Estate Board of Greater Vancouver include: Whistler, Sunshine Coast, Squamish, West Vancouver, North Vancouver, Vancouver, Burnaby, New Westminster, Richmond, Port Moody, Port Coquitlam, Coquitlam, Pitt Meadows, Maple Ridge

and South Delta.

The real estate industry is a key economic driver in British Columbia. In 2017, 35,993 homes changed ownership in the board's area, generating \$2.4 billion in economic spin-off activity and an estimated 17,600 jobs. The total dollar value of residential sales transacted through the MLS system in Greater Vancouver totalled \$37 billion in 2017.

REBGV is an association representing more than 14,000 Realtors and their companies. The board provides a variety of member services, including the Multiple Listing Service®. For more information on real estate, statistics, and buying or selling a home, contact a local Realtor or visit [www.rebgv.org](http://www.rebgv.org).



## Celebrating our 20<sup>th</sup> Anniversary

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604 783 6270



Ashley Davis PREC\*  
Medallion Club  
604 999 9195



Steven Oh PREC\*  
4 Years Medallion Club  
604 715 8000



Lindy Leclair  
20 Years Medallion Club  
604 220 2121



Greg Lock PREC\*  
6 Years Medallion Club  
604 418 4095



Greg Wong PREC\*  
8 Years Medallion Club  
604 760 4734



Simon Clayton  
5 Years Medallion Club  
604 764 0711



Karley Rice PREC\*  
10 Years Medallion Club  
604 448 2263



Simon Hudson PREC\*  
12 Years Medallion Club  
604 892 8155



Cory Hunsche  
Medallion Club  
604 839 3373



Julie Quinlan PREC\*  
5 Years Medallion Club  
604 815 3149



Naomi Morrison PREC\*  
2 Years Medallion Club  
604 781 0207



Carolyn Hill PREC\*  
4 Years Medallion Club  
604 907 0770



Wayne Tullis  
10 Years Medallion Club  
604 931 5551



Dimitri Schwartzman  
Medallion Club  
778 840 3737



Lisa Telep  
27 Years Medallion Club  
604 970 2209



Francis Mai PREC\*  
2 Years Medallion Club  
604 542 2444



Sean Stevens PREC\*  
4 Years Medallion Club  
604 782 0821



Chris Harris PREC\*  
3 Years Medallion Club  
604 612 3038



Petra Hauke PREC\*  
Medallion Club  
604 848 8708



Jennifer Sears  
2 Years Medallion Club  
604 240 1035



Michelle Exner  
Medallion Club  
604 789 8004



Jack Fowler PREC\*  
7 Years Medallion Club  
604 892 4907



Brian Loverin PREC\*  
2 Years Medallion Club  
778 866 2117



Julie Phoenix PREC\*  
2 Years Medallion Club  
604 849 4990



Garth Lam  
3 Years Medallion Club  
604 808 5417



Jennifer Ricci PREC\*  
5 Years Medallion Club  
604 328 8480



Kylene Shannon  
Medallion Club  
604 339 4039



Virginia Kung PREC\*  
3 Years Medallion Club  
604 809 1881



Carmen Leal PREC\*  
Medallion Club  
604 218 4846



Barry Thomas PREC\*  
2 Years Medallion Club  
604 803 0012

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NORTH VANCOUVER 604.960.1100

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SUNSHINE COAST 604.926.6718  
VANCOUVER DOWNTOWN 604.689.5115  
VANCOUVER EAST 604.876.8776  
VANCOUVER WEST 604.263.1911  
VICTORIA 1.877.388.5882  
WEST VANCOUVER 604.926.6718

WHISTLER 604.905.9105  
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COMMERCIAL 604.736.5611  
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PREC\* indicates Personal Real Estate Corporation







A SPECIAL FEATURE CELEBRATING THE 2017 MEDALLION CLUB QUALIFIERS



GETTY IMAGES

# What the real estate profession wants you to know

Realtors are professionals who help their clients navigate through the often difficult and emotional home buying and selling process.

That's the message Jill Oudil, president of the Real Estate Board of Greater Vancouver (REBGV), the association that represents the more than 14,000 Realtors in the region, wants the public to understand.

"Our job is to protect and advise the public throughout the home buying or selling process," said Oudil. "When someone within our ranks fails to do this, the public's trust in our profession diminishes.

As professionals, all we have is our reputation."

High-profile allegations of misconduct rocked Metro Vancouver's Realtor community in 2016. This brought public, media, and government scrutiny of the profession to a fever pitch.

As a result, the provincial government struck an independent advisory group that ultimately made 28 recommendations to strengthen the regulatory regime that governs real estate.

While this group did its work, REBGV submitted 27 pages of recommendations for government,

**"Realtors protect and serve our clients. Our business depends on it."**

Jill Oudil, REBGV president

highlighting issues of language proficiency, multiple offers, enforcement of non-licensed individuals, insufficient levels of fines, contract writing standards, and other issues that the provincial

regulator could improve to protect home buyers and sellers.

"Realtors protect and serve our clients. Our business depends on it," Oudil said. "If a Realtor fails their clients, no one wants to throw the book at them harder than other Realtors.

"Our reputation has been affected by the misdeeds and unethical behaviour of a few. We must now step up and demonstrate that we're intolerant of anyone behaving contrary to the rules," Phil Moore, REBGV president-elect and a Realtor with RE/MAX Central in Burnaby, said.

Most experienced Realtors have a loyal network of repeat clients over the course of their careers.

"It's not uncommon to work with the children of people I helped with their first home years ago," Moore said. "I appreciate their loyalty and respond with a commitment to always do my best for them."

There's a whole other side to being a Realtor that doesn't play into the common stereotypes, Oudil says.

The media doesn't report on airplanes that land safely. Likewise, they don't report on the overwhelming majority of real estate transactions that go well.

"A friend recently told me about the day he and his wife found the 'house of their dreams' and how their Realtor saved them from making what could've been the mistake of a lifetime," Oudil related.

The couple toured a recently updated house, getting excited as they pictured living there. Their Realtor quietly took them aside and explained that most of the fabulous looking renovations were done without permits.

The Realtor helped the couple understand that if anything wasn't done to code and came to the attention of the municipality, they'd be responsible for getting the renovations re-done.

They'd have to pay for the new permits and even perhaps fines.

"The couple was deflated, but realized entering into such an agreement was risky. They were grateful that their Realtor did her due diligence and gave the advice that she did," Oudil said. "That Realtor exemplifies the type of professional, ethical and thorough member that makes up most of our membership."

In short, Realtors' goals are their clients' goals. Whether it's a buyer struggling to find a home they can afford, or sellers looking to find a buyer for their long-time family home.

"Our members want to do the right thing for our clients," Oudil said. "They're just regular people who live, work, and volunteer in our communities. What we want the public to know is: we're with you."

When you work with a Realtor, you should expect to work with a professional who invests in continuous training, is held accountable to legislation and an ethical code, and who always has your best interests in mind.

## Congratulations Greater Vancouver Medallion Club qualifiers

Each year the Real Estate Board of Greater Vancouver (REBGV) celebrates the achievements of its top-producing Realtors on the Multiple Listing Service (MLS®) with the Medallion and President's Club Awards.

The 2017 Medallion Club represents the top 10 per cent of the

more than 14,000 members participating on the MLS® in the region. The President's Club represents the top one per cent.

The idea of a 'multiple listing service' was born from the need to create an infrastructure through which Realtors could compete and cooperate at the same time. It's

variously been called a 'listing exchange', 'cooperative listing service', and today's 'MLS®'.

The MLS® today is a sign of quality. Home listing information originating from the MLS® is the most reliable and comprehensive source of real estate information in Canada.

This supplement is a celebration of the 2017 Medallion and President's Club qualifiers and their clients.

This year's 20-year Medallion Club qualifiers earn life membership.

### Life Membership status in the Medallion Club in 2017

The Real Estate Board of Greater Vancouver is proud to also recognize our newest Life Members of the Medallion Club. Life membership is earned by Realtors who achieve Medallion Club status for 20 years. The 14 Realtors pictured here earned Life Member status in 2017. We'd also like to congratulate our Medallion Club Rookie of the Year, James Tan.



Jay Banks



Joe Chan



Peter Chow



Theresa Gold



Jeff Golding



Ian Holt



Jamie Hooper



John Jennings



Herb Johnstone



Gary Jones



Anne Piche



Len Robinson



John Thompson



Sandra Wyant



ROOKIE OF THE YEAR  
James Tan

THIS SECTION WAS PROVIDED BY THE REAL ESTATE BOARD OF GREATER VANCOUVER FOR COMMERCIAL PURPOSES.





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\*\*Based on multi-office sales volume award.

# CONGRATULATIONS

## CREST - South Granville, Westside and Downtown

### Individual Performance



**Michelle Comens**  
Personal Real Estate Corporation  
#1 Individual (Commissions Earned) and #1 Individual (Units) Crest South Granville

RE/MAX Hall of Fame, Diamond Club, MLS Medallion President's Club, MLS Medallion Club 4 Years



**Stuart Bonner**  
#1 Individual (Commissions Earned) Crest Westside

RE/MAX Hall of Fame, Lifetime Achievement, Circle of Legends, Titan's Club, MLS Medallion Club Life Member, MLS Medallion Club 27 Years



**Les Twarog**  
#1 Individual (Commissions Earned) Crest Westside

RE/MAX Hall of Fame, RE/MAX Lifetime Achievement, RE/MAX Titan's Club

### Team Performance



**Zwick Chimes Real Estate Group** #1 Team (Commissions Earned) and #1 Team (Units) Crest South Granville

**Rob Zwick:** RE/MAX Hall of Fame, Diamond Club & MLS Medallion President's Club, MLS Medallion Club 9 Years

**Ben Chimes:** RE/MAX Hall of Fame, Lifetime Achievement, Titan's Club & MLS Medallion President's Club, MLS Medallion Club 8 Years, Top Contributor - Children's Miracle Network

**Team:** Ben Chimes PREC\*, Samantha Wolf, Charles Filer, Michelle Cote, Kristi Holz PREC\*, Rob Zwick PREC\*, Anna Sawchuk, Jill Hannan (not in picture)

\*Personal Real Estate Corporation



**Beyond Properties Group**

#1 Team (Commissions Earned) Crest Beach Downtown, #1 Team (Units) Crest Downtown

Chris Ryan: RE/MAX Hall of Fame

**Team:** Jeff Smith, Chelsea Rose, Chris Ryan, Karina Strachan, Martin Fong



**Hammer Watkinson Team**

#1 Team (Commissions Earned) and #1 Team (Units) Crest Westside

Mark Hammer: RE/MAX Hall of Fame, Lifetime Achievement & Diamond Club, MLS Medallion Club 17 Years

Kathryn Watkinson: RE/MAX Hall of Fame, Platinum Club, MLS Diamond Master Medallion Club 18 Years

Philip Watkinson: RE/MAX Hall of Fame, Lifetime Achievement & Platinum Club, MLS Medallion Club 5 Years

Bob Brattston: 100% Club

**Team:** Bob Brattston, Philip Watkinson PREC\*, Kathryn Watkinson PREC\*, Mark Hammer PREC\*



**Michael J Dowling**  
Personal Real Estate Corporation

#2 Individual (Commissions Earned) and #2 Individual (Units) Crest Downtown

RE/MAX Hall of Fame, RE/MAX Lifetime Achievement, RE/MAX Platinum Club, MLS Master Medallion Club 7 Years



**Jamie Stewart**  
Personal Real Estate Corporation

#2 Individual (Commissions Earned) and #2 Individual (Units) Crest Westside

RE/MAX Hall of Fame, RE/MAX Lifetime Achievement, RE/MAX Chairman's Club, MLS Medallion Club 4 Years



**Katayoon Webb**  
Personal Real Estate Corporation

#3 Individual (Commissions Earned) and #1 Individual (Units) Crest Westside

RE/MAX Hall of Fame, Lifetime Achievement, Chairman's Club, MLS Medallion President's Club, MLS Medallion Club 11 Years



**Christian Butzek**  
#3 Individual (Units) Crest Downtown

RE/MAX 100% Club, MLS Medallion Club 1 Year



**Adina Dragasanu**  
#3 Individual (Units) Crest South Granville

RE/MAX Platinum Club, MLS Medallion Club 2 Years



**Sue Clayton-Carroll**  
Personal Real Estate Corporation

#3 Team (Commissions Earned) Crest Westside

RE/MAX Hall of Fame, Lifetime Achievement & Chairman's Club, MLS Medallion Club Life Member



**Garrett Robinson**  
#3 Team (Units) Crest Westside

RE/MAX Hall of Fame, RE/MAX Lifetime Achievement, RE/MAX Platinum Club, MLS Medallion Club 19 Years



**Casey Archibald**  
Personal Real Estate Corporation

RE/MAX Platinum Club, MLS Medallion Club 1 Year



**Chris Ball**  
Personal Real Estate Corporation

RE/MAX Platinum Club, MLS Medallion Club 1 Year



**Jay Banks**

RE/MAX 100% Club, MLS Medallion Club Life Member, MLS Medallion Club 20 Years



**Jennifer Berry**  
Personal Real Estate Corporation

RE/MAX 100% Club, MLS Medallion Club 2 Years



**Louise Boutin**

RE/MAX Hall of Fame, RE/MAX 100% Club



**Leslie Cannon**  
Personal Real Estate Corporation

RE/MAX Hall of Fame, RE/MAX Platinum Club



**Leslee Cooper**

RE/MAX Hall of Fame, RE/MAX Platinum Club, MLS Medallion Club 4 Years



**Rhonda Davis**  
Personal Real Estate Corporation

RE/MAX Platinum Club, MLS Medallion Club 3 Years



**Cheryl Davie**

RE/MAX 100% Club, MLS Medallion Club Team



**Jerome Deis**  
Personal Real Estate Corporation

RE/MAX Hall of Fame, RE/MAX Platinum Club, MLS Medallion Club 1 Year



**Colin Doig**

RE/MAX Platinum Club



**Krista Freeborn**

RE/MAX Hall of Fame, RE/MAX Platinum Club



**Andy Hsu**  
Personal Real Estate Corporation

RE/MAX Hall of Fame, RE/MAX Platinum Club, MLS Medallion Club 3 Years



**Soriah Kanji**  
Personal Real Estate Corporation

RE/MAX Hall of Fame, RE/MAX Platinum Club, MLS Medallion Club 4 Years



**Mike Kennedy**

RE/MAX Hall of Fame, RE/MAX Platinum Club, MLS Medallion Club 1 Year



**Doug Lee**  
Personal Real Estate Corporation

RE/MAX Hall of Fame, RE/MAX Platinum Club, RE/MAX Lifetime Achievement, MLS Medallion Club Life Member, MLS Medallion Club 25 Years



**Brent Lewis**  
Personal Real Estate Corporation

RE/MAX Hall of Fame, RE/MAX Platinum Club, MLS Medallion Club 4 Years



**Brian MacDougall**  
Personal Real Estate Corporation

RE/MAX Hall of Fame, RE/MAX Platinum Club, MLS Medallion Club 5 Years



**Heather Mah**

RE/MAX Hall of Fame, RE/MAX Platinum Club



**Terry Osti**  
Personal Real Estate Corporation

RE/MAX Hall of Fame, RE/MAX Platinum Club, MLS Medallion Club 2 Years



**Jill Pennefather**  
Personal Real Estate Corporation

RE/MAX Hall of Fame, Lifetime Achievement, 100% Club, MLS Medallion Club Life Member



**Dana Propp**

RE/MAX Hall of Fame, RE/MAX Platinum Club, MLS Medallion Club 5 Years



**Dimitri Psihas**  
Personal Real Estate Corporation

RE/MAX Hall of Fame, RE/MAX Platinum, MLS Medallion Club 2 Years



**Bret Schillebeeckx**  
Personal Real Estate Corporation

RE/MAX Hall of Fame, RE/MAX Lifetime Achievement, RE/MAX Titan's Club, MLS Medallion Club 16 Years



**Maria Senajova**

RE/MAX Hall of Fame, RE/MAX Platinum Club, MLS Medallion Club 4 Years



**Laura-Leah Shaw**  
Personal Real Estate Corporation

REALTORS® Care Award 2002, 2011, 2013 and Canadian REALTORS® Care Award 2016, MLS Medallion Club 8 Years



**Doug Williams**

RE/MAX Hall of Fame, RE/MAX Platinum Club



**Fred Yoshimura**

RE/MAX Hall of Fame, RE/MAX 100% Club, MLS Medallion Club 2 Years

## Metro Vancouver Properties

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Vancouver, BC  
604.602.1111

**RE/MAX Crest Westside**  
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Vancouver, BC  
604.732.1336

**RE/MAX Crest Downtown**  
#2 - 1012 Beach Ave  
Vancouver, BC  
604.684.6155

**RE/MAX Crest North Vancouver**  
#101 - 2609 Westview Dr  
North Vancouver, BC  
604.988.8000





**Congratulations to our  
2017 Medallion Club Qualifiers  
and RE/MAX Award Winners**  
for helping to once again make  
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Group the **#1 RE/MAX Sales  
Group Worldwide\*\***

\*\*Based on multi-office sales volume award.

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CANADA  
SELLS MORE  
REAL ESTATE THAN  
RE/MAX®**

Based on 2017 residential  
transaction sides. Source: CREA, RE/MAX

**CREST - North Vancouver**



**Jeff Donohoe**  
Personal Real Estate Corporation  
RE/MAX Hall of Fame,  
RE/MAX Lifetime Achievement,  
RE/MAX Platinum Club,  
MLS Medallion Club 21 Years



**Frances Frost**  
RE/MAX Hall of Fame,  
RE/MAX Platinum Club Team,  
MLS Medallion Club 2 Years,  
Bowen Island Office



**Helen Grant**  
Personal Real Estate Corporation  
RE/MAX Hall of Fame,  
RE/MAX Platinum Club,  
MLS Medallion Club 5 Years



**Sherry Moallem**  
RE/MAX Lifetime Achievement,  
RE/MAX Platinum Club,  
MLS Medallion Gold Master Club,  
MLS Medallion Club 13 Years



**Dodi Thorhaug**  
RE/MAX Circle of Legends,  
RE/MAX Lifetime Achievement,  
RE/MAX Chairman's Club,  
MLS Medallion Club Life Member,  
MLS Medallion Club 23 Years



**Congratulations  
to Lionel Lorence  
from RE/MAX  
Masters for being  
the 1<sup>st</sup> to become  
the 50 Year  
Medallion Club  
Award winner!**



**CENTRAL - Burnaby**



**Jim Young**  
Personal Real Estate Corporation  
**#1 Individual  
(Commissions Earned)**  
RE/MAX Hall of Fame,  
RE/MAX Lifetime Achievement,  
RE/MAX Chairman's Club, MLS  
Diamond Master Medallion Club,  
MLS Medallion Club 17 Years



**Sophia Gee**  
Personal Real Estate Corporation  
**#2 Individual (Commissions  
Earned) and #1 Individual  
(Units)**  
RE/MAX Hall of Fame,  
RE/MAX Lifetime Achievement,  
MLS Medallion Club 11 Years



**Tim Lu**  
Personal Real Estate Corporation  
**#3 Individual  
(Commissions Earned)**  
RE/MAX Platinum Club,  
MLS Medallion Club 3 Years



**#1 Team (Commissions Earned)**  
**Doris Gee:** RE/MAX Circle of Legends, Hall of Fame, Lifetime  
Achievement, Diamond Club Team Leader, Chairman's Club,  
MLS Medallion Club 27 Years  
**Phil Moore:** RE/MAX Circle of Legends, Hall of Fame, Lifetime  
Achievement, Titan's Club, Diamond Team, MLS Medallion  
President's Club, MLS Medallion Club 24 Years



**Vince Chan & Leona Lam**  
Personal Real Estate Corporation  
**#3 Team (Commissions Earned)**  
**Vince Chan:** RE/MAX Hall of Fame, RE/MAX Lifetime Achievement,  
RE/MAX Chairman's Club, MLS Gold Medallion Club, MLS Medallion  
Club 12 Years  
**Leona Lam:** RE/MAX 100% Club, MLS Medallion Club 2 Years



**Carolyn Blum**  
RE/MAX Hall of Fame,  
RE/MAX Lifetime Achievement,  
RE/MAX Platinum Club Team,  
MLS Medallion Club 12 Years



**Lola Bradfield**  
RE/MAX Hall of Fame,  
RE/MAX 100% Club,  
S.R.E Specialist,  
MLS Master Medallion Club,  
MLS Medallion Club 7 Years



**Tony Chan**  
RE/MAX Hall of Fame,  
RE/MAX Lifetime Achievement,  
RE/MAX Platinum Club,  
MLS Medallion Club 11 Years



**Brandon Gee-Moore**  
Personal Real Estate Corporation  
**Rookie of the Year Central**  
RE/MAX 100% Club,  
RE/MAX Executive Club,  
MLS Medallion Club 1 Year



**George Gomory**  
RE/MAX Hall of Fame,  
RE/MAX Lifetime Achievement,  
RE/MAX 100% Club,  
MLS Master Medallion Club,  
MLS Medallion Club 12 Years



**Jason Gu**  
Personal Real Estate Corporation  
RE/MAX Platinum Club,  
MLS Medallion Club 3 Years



**Jan Poepel**  
Personal Real Estate Corporation  
RE/MAX 100% Club,  
MLS Medallion Club 1 Year



**Frank Pupo**  
RE/MAX Hall of Fame,  
RE/MAX 100% Club,  
MLS Medallion Club 5 Years



**Lotus Yuen**  
Personal Real Estate Corporation  
MLS Medallion Club 3 Years



**Cindy Zhang**  
Personal Real Estate Corporation  
RE/MAX Hall of Fame,  
RE/MAX Platinum Club,  
MLS Medallion Club 2 Years

**CREST - Richmond**



**Lily Gan**  
Personal Real Estate Corporation  
**#1 Team (Commissions  
Earned) and #1 Individual  
(Units)**  
RE/MAX Diamond Club Team,  
MLS Medallion Club 6 Years



**An Dong Pan**  
Personal Real Estate Corporation  
**#3 Individual (Commissions  
Earned) and #1 Individual  
(Units)**  
RE/MAX Platinum Club,  
MLS Medallion Club 1 Year



**Willie Chan**  
Personal Real Estate Corporation  
**#3 Individual  
(Units)**  
RE/MAX 100% Club,  
MLS Medallion Club 25 Years



**Mario S. David**  
Personal Real Estate Corporation  
MLS Medallion Club 3 Years

**MASTERS - West Vancouver**



**Sam McCall**  
Personal Real Estate Corporation  
**#2 Individual  
(Commissions Earned)**  
RE/MAX Hall of Fame,  
Lifetime Achievement, Circle  
of Legends, Diamond Club,  
MLS Medallion Club 15 Years



**Teresa De Cotiis**  
Personal Real Estate Corporation  
RE/MAX Hall of Fame,  
RE/MAX Platinum Club



**Clara Hartree**  
Personal Real Estate Corporation  
RE/MAX Hall of Fame,  
RE/MAX Lifetime Achievement,  
RE/MAX Chairman's Club Team,  
MLS Medallion Club 31 Years



**Juhan Lee**  
Personal Real Estate Corporation  
RE/MAX Hall of Fame,  
RE/MAX Titan's Club Team,  
MLS Medallion Club 3 Years



**Thyra McKilligan**  
RE/MAX Hall of Fame,  
RE/MAX Lifetime Achievement,  
RE/MAX Platinum Club,  
MLS Medallion Club 5 Years



**Hossein Pejman**  
RE/MAX Platinum Club



**Debra Porteous**  
RE/MAX Hall of Fame,  
RE/MAX Lifetime Achievement,  
RE/MAX Platinum Club,  
MLS Medallion Club 21 Years

**METRO - East Vancouver**



**Caan Chen**  
Personal Real Estate Corporation  
**#1 Individual (Commissions  
Earned) & #2 Individual  
(Units)**  
RE/MAX Hall of Fame,  
RE/MAX Platinum Club,  
MLS Medallion Club 18 Years



**David Tang**  
**#1 Individual (Units)**  
RE/MAX 100% Club,  
MLS Medallion Club Team



**Simon King**  
Personal Real Estate Corporation  
**#1 Team (Units)**  
MLS Medallion Club 5 Years



**Ken Chan**  
**#2 Team (Commissions  
Earned) and #2 Team  
(Units)**  
RE/MAX Chairman's Club Team,  
MLS Medallion Club 9 Years



**Eric Fu**  
RE/MAX 100% Club,  
MLS Medallion Club Team,  
MLS Medallion Club 3 Years

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604.433.2211

**RE/MAX Masters  
West Vancouver**  
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**RE/MAX Metro  
East Vancouver**  
2899 Commercial Dr  
Vancouver, BC  
604.612.1000



## MEDALLION CLUB

## COST SAVING PROGRAMS TO HELP YOU SAVE MONEY

**1 B.C. PROPERTY TRANSFER TAX (PTT) FIRST-TIME HOME BUYERS' PROGRAM**

Qualifying first-time buyers may be exempt from paying the PTT of one per cent on the first \$200,000 and two per cent on the remainder of the purchase price of a resale home priced up to \$500,000. There's a proportional exemption for homes priced between \$500,000 and \$525,000. At \$525,000 and above the exemption is nil.

Learn more by talking to your Realtor or calling 1-250-387-0604.

**2 B.C. PROPERTY TRANSFER TAX NEWLY BUILT HOME EXEMPTION**

Qualifying buyers of new homes may be exempt from paying the PTT on a newly built home or newly subdivided unit priced up to \$750,000, saving buyers up to \$13,000; and a partial exemption on newly built homes priced \$750,000 to \$800,000.

Learn more by talking to your Realtor or calling 1-888-355-2700.

**3 B.C. HOME OWNER GRANT**

Reduces property taxes for home owners with an assessed value up to \$1,650,000. The grant is reduced \$5 for each \$1,000 and eliminated on homes assessed at \$1,764,000 or \$1,804,000 in northern or rural areas. Basic grant: up to \$570 in property taxes on principal residences in the Capital, Greater Vancouver and Fraser Valley regional districts; an additional grant of \$200 to rural home owners elsewhere in the province; and an additional grant of \$275 to seniors aged 65 and older, those who are permanently disabled, and veterans of certain wars.

Learn more by contacting your municipal tax office.

**4 B.C. PROPERTY TAX DEFERMENT PROGRAMS**

Property Tax Deferment Program for Seniors: qualifying home owners aged 55 and older can defer property taxes.

Financial Hardship Property Tax Deferment Program: qualifying low-income home owners can defer property taxes.

Property Tax Deferment Program for Families with Children: qualifying home owners who financially support children under age 18 can defer property taxes.

If you're in Vancouver, learn more by calling 604-660-2421. If you live elsewhere in B.C., call 1-800-663-7867.

**5 HOME BUYERS' PLAN**

Qualifying home buyers can withdraw up to \$25,000 (couples can withdraw up to \$50,000) from their RRSPs for a down payment. Home buyers who have repaid their RRSP may be eligible to use the program a second time.

Learn more at the Canada Revenue Agency website by searching "Home Buyers' Plan".

**6 GST/HST NEW HOUSING REBATE**

New home buyers can apply for a rebate on the five per cent GST if the purchase price is \$350,000 or less. The rebate is equal to 36 per cent of the GST to a maximum rebate of \$6,300. There's a proportional GST rebate for new homes costing between \$350,000 and \$450,000. There's no rebate for homes priced at \$450,000 and above.

Learn more by contacting the Canada Revenue Agency at 1-800-959-8287.

**7 FIRST-TIME HOME BUYERS' TAX CREDIT**

Eligible persons who bought a qualifying home in 2017 can claim the home buyers' amount of \$5,000 on Line 369 of Schedule 1 when filing their 2017 income tax and benefit returns. For 2017, the maximum home buyers' tax credit is \$750, which is calculated by multiplying the home buyers' amount of \$5,000 by the federal non-refundable tax credit rate of 15 per cent (equal to the lowest personal income tax rate for the year).

Learn more by contacting the Canada Revenue Agency at 1-800-959-8281.



GETTY IMAGES

**8 HOME ADAPTATIONS FOR INDEPENDENCE**

A program jointly sponsored by the provincial and federal governments provides up to \$20,000 to help eligible low-income seniors and disabled home owners and landlords finance modifications to their homes to make them accessible and safer.

Learn more at [bchousing.org](http://bchousing.org), or by calling 604-433-2218 or 1-800-257-7756.

**9 B.C. SENIORS' HOME RENOVATION TAX CREDIT**

Assists eligible seniors 65 and older with the cost of some permanent home renovations to a principal residence to improve accessibility. The maximum refundable credit is \$1,000 per tax year and is calculated as 10 per cent of the qualifying renovation expense (maximum \$10,000). Forms are available online.

Learn more by calling 1-800-959-8281.

**10 CMHC MORTGAGE LOAN INSURANCE PREMIUM REFUND**

Provides home buyers with CMHC mortgage insurance, a 10 per cent premium refund, and possible extended amortization without surcharge, when buyers purchase an energy efficient home or make energy saving renovations.

Learn more by contacting the CMHC at 604-731-5733, or search for "Mortgage Loan Insurance Premium Refund" on [cmhc.ca](http://cmhc.ca).

**11 ENERGY SAVING MORTGAGES**

Some financial institutions offer special mortgages to home buyers/owners who are making their homes energy efficient. For example, home owners may qualify for a BMO Eco Smart Mortgage for single family and townhomes if the home has the required energy efficiency features, which are confirmed by an approved energy auditor arranged by the bank.

Learn more by contacting your financial institution.

**12 LOW INTEREST GREEN RENOVATION LOANS**

Financial institutions offer loans to home owners making energy efficient upgrades, for example, Vancity Home Energy Loan up to \$50,000 and RBC's Energy Save loan offers one per cent off the interest rate for a fixed-rate installment loan over \$5,000 or a \$100 rebate on a home energy audit on a fixed-rate installment loan over \$5,000.

Learn more by contacting your financial institution.

**13 B.C. HYDRO AND FORTISBC REBATES TO IMPROVE A HOME'S EFFICIENCY**

Rebates for insulation, draft-proofing, hot water heaters, EnerChoice fireplaces, and a \$750 bonus offer for making three or more eligible upgrades.

Learn more by going to [bchydro.com](http://bchydro.com) and searching for "rebates".

**14 FORTISBC NEW HOME ENERGY REBATE OFFER**

FortisBC and B.C. Hydro customers can receive rebates when building ENERGY STAR new homes or installing high-efficiency natural gas fireplaces.

Learn more by going to [fortisbc.com](http://fortisbc.com) and searching for "rebates".

**15 HOME ENERGY REBATE OFFER**

B.C. Hydro and FortisBC offer home owners rebates for upgrades and improvements, including insulation, space and water heating systems and ventilation to reduce your energy bill. The program includes a bonus offer for completing three or more upgrades. Total value of available rebates: up to \$6,500.

Learn more by going to [bcenergycoach.ca](http://bcenergycoach.ca) and clicking on "incentives", or by calling 1-877-740-0055.

**16 ENERGY SAVINGS KITS**

B.C. Hydro and FortisBC offer income-qualifying customers a free energy saving kit containing products to help save energy and dollars.

Learn more by going to [bchydro.com](http://bchydro.com) or [fortisbc.com](http://fortisbc.com) and searching for "energy saving kit".

**17 FORTISBC REBATES FOR HOMES**

Rebates for home owners include a \$300 rebate for purchasing an EnerChoice fireplace, or up to \$1,000 for installing a tankless, storage, or hybrid hot water heater, or a rebate of up to \$2,700 for connecting to natural gas and installing a natural gas heating or hot water system (from oil or propane).

Learn more by going to [fortisbc.com](http://fortisbc.com) and searching for "rebates", or by calling 1-800-663-8400.

**18 FORTISBC REBATE FOR RENTAL APARTMENT BUILDINGS**

The Rental Apartment Efficiency Program, for owners and managers of rental apartment buildings of nine or more units, includes a new water-efficient shower head, and kitchen and bathroom faucet aerator for each unit, an energy assessment, and ongoing professional assistance.

Learn more by going to [fortisbc.com](http://fortisbc.com) and searching for "rebates".

[fortisbc.com](http://fortisbc.com) and searching for "rebates".

**19 JOIN THE POWER SMART TEAM**

Become a member of Team Power Smart and start a challenge to reduce your electricity use by 10 per cent over the next year. If you're successful, you'll earn a \$50 reward.

Learn more by going to [bchydro.com](http://bchydro.com) and searching for "Power Smart Team".

**20 ENERGY STAR APPLIANCE REBATES**

B.C. Hydro Power Smart and participating municipalities offer \$100 mail-in rebates to home owners buying ENERGY STAR clothes dryers and refrigerators.

Learn more by going to [bchydro.com](http://bchydro.com) and searching for "appliance rebate".

**21 B.C. HYDRO POWER SMART APPLIANCE REBATES**

B.C. Hydro offers rebates for clothes washers (\$50 rebate), refrigerators (up to \$100 rebate), and clothes dryers (up to \$100 rebate).

Learn more by going to [bchydro.com](http://bchydro.com) and searching for "appliance rebate", or by calling 1-800-224-9376.

**22 CITY OF VANCOUVER THERMAL IMAGING PROGRAM**

Helps home owners identify heat loss and connect them with energy-saving incentives. Neighbourhoods piloting the program include Strathcona, Hastings Sunrise, Dunbar-Southlands, Riley Park and Victoria Fraser-view.

Learn more by going to [vancouver.ca](http://vancouver.ca) and searching for "thermal imaging program", or by contacting Chris Higgins at [chris.higgins@vancouver.ca](mailto:chris.higgins@vancouver.ca).

**23 BUSINESS ENERGY SAVING INCENTIVES**

Provides financial incentives to organizations that replace inefficient technologies with energy efficient technologies.

Learn more by going to [bchydro.com](http://bchydro.com) and searching for "business energy saving", or by calling 1-800-474-6886.

**24 FORTISBC REBATE PROGRAM FOR BUSINESSES**

For commercial buildings, this program provides a rebate of up to \$45,000 for the purchase of an energy efficient boiler; up to \$15,000 to buy a high-efficiency water heater; up to \$60,000 to

hire an energy consultant; and up to \$1 million to conduct plant-wide audits, feasibility studies and energy-efficiency upgrades.

Learn more by going to [fortisbc.com](http://fortisbc.com) and searching for "business rebate".

**25 ENERGY EFFICIENCY UPGRADES FOR BUILDINGS**

The city of Vancouver's \$1 million fund includes a \$150,000 grant to the Vancouver Heritage Foundation for retrofits to pre-1940 homes, a Home Energy Efficiency Empowerment Program for 675 homeowners, and a \$1 million Green Landlord Program to help non-market apartment building owners and operators reinvest in buildings and reduce energy costs.

Learn more by going to [vancouver.ca](http://vancouver.ca) and searching for "Energy Retrofit Fund".

**26 HERITAGE ENERGY RETROFIT GRANT**

Grants of up to \$6,000 per household for energy retrofits for pre-1940 Vancouver homes and homes on the Vancouver Heritage Register. Retrofits include insulation, air sealing, window repairs, storm windows and high efficiency heating and hot water.

Learn more by going to [vancouverheritagefoundation.org](http://vancouverheritagefoundation.org) and selecting "get a grant".

**27 RAIN BARREL SUBSIDY PROGRAMS**

Metro Vancouver municipalities offer rain barrels for sale at a discount for residents: Richmond - \$30; Burnaby - \$100; Coquitlam - \$72. Other municipalities may have similar offers.

Learn more by contacting your municipality.

**28 WATER SAVING KITS**

Metro Vancouver municipalities offer water saving kits to reduce water use.

Learn more by contacting your local municipality.

**29 LOCAL GOVERNMENT WATER METER PROGRAMS**

Municipalities may offer water metering, so you pay only for water you use. Burnaby, Delta, Richmond and West Vancouver have programs.

Learn more by visiting your municipality's website and searching for "water meter".



# MEDALLION CLUB

## Common real estate questions answered

### How do I find the right Realtor for me?

Are you a first-time buyer or looking to downsize? Are you looking for a detached home or a strata property?

Whatever your situation, there's a Realtor who can help. Realtors specialize to serve their clients in a variety of ways – from working with first-time buyers to seniors, from specializing in condos to detached homes, and everything in between.

Realtors come with all kinds of personalities, interests and drives. Ask about the things that matter to you and go with a Realtor who meets your standards.

Odds are, you've taken the advice of a friend or family member for things like dining out, buying a car, or other professional services. Ask them about their experience with their Realtor and see what they have to say.

Check out the neighbourhood you're looking to buy or sell in. Look for signs and note who specializes in that area.

You can also visit open houses to meet Realtors face to face.

### How does a Realtor establish the selling price of my house?

To position your home competitively in the market, your Realtor will help determine your home's current market value. 'Market value,' given enough market exposure, is the expected price an active buyer would pay.

Realtors assess information from a variety of sources then provide an estimate of the value of your home.

Most successful home sellers have something in common: They work with a Realtor to help them set competitive prices and navigate through the rest of the home-selling process.

### I have doubts about selling my house after I have accepted an offer. What are my options?

After you accept a buyer's offer and all the conditions are met, the offer is binding on both sides. An Agreement of Purchase and Sale between you and the buyer is a legal contract and you are obliged to sell your home. If you don't sell, you can be sued for damages. Always make certain you understand and agree with all of the terms of the offer before signing. Get legal advice.

### I've put a deposit on a home. Now I have second thoughts. What should I do?

This is a typical reaction to buying a new home. It's known as buyer's remorse. Buying a home is the largest purchase you'll likely make in your lifetime. Buyer's remorse can strike any home buyer, whether they've bought their first or tenth home.

Contact your Realtor, who will review your original requirements, including your 'must haves' and your 'nice to haves,' your options for neighbourhoods and type of home – single family, townhome or condominium.

They can also review your financing and what you decided you could afford, the comparative market analysis on the home you selected and the report from the home inspector.

They may also ask you to list the benefits of your home purchase so you will know you've made the best decision for you and your family.

### What if I have a complaint about a Realtor?

We hope you are happy with the services of your Realtor. If you aren't, we urge you to file a complaint.

If you think your Realtor hasn't acted properly, please contact the Real Estate Council of B.C. It's the regulatory body for real estate professionals in the province.

### What's an Offer to Purchase?

When you decide to buy a property, your Realtor will prepare what is known as an Offer to Purchase. The standard form used for this is called the Contract of Purchase and Sale. Once accepted by the parties, it becomes the contract between the buyer and seller.

### What's the difference between a buyers' and sellers' market?

Several factors influence the housing market, including interest rates, inflation, employment, investment, construction, immi-



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gration, government assistance programs and the health of local and world economies. All of these influence the supply and demand of the market, which, in turn, affects prices.

Analysts use the sales-to-active listings ratio to measure supply and demand pressures in the market at any given time. This is the number of homes sold compared to the number homes currently available to buy in a certain area.

A sellers' market is when there are more people looking to buy than there are homes available. This causes a rise in price above the long-term inflation rate. Typically, this is indicated by a sales-to-active listings ratio of 20 per cent or higher.

In contrast, a buyers' market is when there are more homes for sale than there are buyers. In a sustained buyers' market, prices tend to decline. Typically, this is indicated by a sales-to-active listings ratio below 12 per cent.

A balanced market occurs when supply and demand are balanced, with home prices rising in line with the long-term average rate of inflation. A balanced market is typically indicated by a sales-to-active listings ratio between 13 per cent and 19 per cent.

### What's the difference between the assessed value and the market value?

The assessed value on your municipal property tax notice is determined by B.C. Assessment (BCA), the provincial government agency responsible for assessing the value of every property in the province. BCA has a database of close to two million properties.

BCA's estimate of value is current to the previous July 1, which means values may lag by six months.

A Realtor determines the value of a property by scrutinizing the most recent comparable market data for homes sold in a neighbourhood using the MLS®. A Realtor also physically examines the exterior and the interior of a property, architectural styles, renovations, views, landscaping and neighbourhood zoning.

Where every lot and home on a street is generally the same, both BCA's estimate of value and a Realtor's estimate of value will be similar. Differences occur depending on the time of year, current market trends, whether the home is unique, and if there are unique features such as views.

### Why do I have to pay property taxes on the house I'm buying?

Property taxes in B.C. are due the first business day after July 1. If you buy a home at another time, for example in September, unless the property seller has stated they are responsible for paying property taxes in the Contract of Purchase and Sale, then you must pay your share of the year's taxes to avoid a penalty.

### Why do I need a home inspection?

When you move into your home,

you don't want unpleasant surprises, such as a long-forgotten underground fuel storage tank or a structural flaw in your home's

foundation.

The solution is a home inspection.

Home inspections typically last

three hours and cost about \$500, depending on the size of the property. Your home inspector will examine the roof, siding, foundation, basement, flooring, walls, drainage, electrical, heating and plumbing. The inspector looks for wood rot, mould, insects, fuel storage tanks, lead paint, aluminum, asbestos, knob and tube wiring, and urea formaldehyde foam insulation.

Take care to hire a trained, licensed home inspector. Interview several and ask if they are members of a trade organization such as the Home Inspectors Association B.C. and if they have Errors and Omission Insurance.

The inspector will give you a report detailing the property's condition.

### Will I have to pay capital gains when I sell my house?

Capital gains taxes are charged on the difference between what you paid for an asset and what you sold it for.

You're not required to pay capital gains when you sell your principal residence.

However, you may be required to pay the tax on other properties you own, including rental units and vacation homes. Capital gains tax is charged at a rate of 66.67 per cent. Consult with your lawyer or accountant since every transaction is a unique situation.



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**MISSING:**

Clarke Mallory - Kim Mallory - Phil Chang PREC\* - Chantal Zhang PREC\*



# MEDALLION CLUB

## The idea of 'home' is changing

Is your home where your heart is?

This phrase was coined centuries ago. As the years have passed, our idea of what 'home' is, or should be, has evolved.

The noble families of Europe had castles and chateaus built to house servants, host political meetings and only incidentally included rooms for people to eat, sleep and interact still largely without privacy.

The rise of the middle class and increased economic stability led to the 'family home' that we know today: a domicile that includes rooms for cooking, relaxing, bathing, and sleeping.

The size, location and construct of that dwelling continues to evolve. Today, especially in cities like Vancouver, we're experimenting with different definitions of 'home.'

A Washington Post article about missing middle housing describes the efforts many developers, planners and architects are making to help cities rediscover types of housing that'll keep urban centres vibrant: duplexes, triplexes, micro homes, row houses with multiple units and infill options like laneway houses.

The article quoted Vancouver City Planner Gil Kelly on the need for developers to provide more of that missing middle type of housing.

"It's a huge wave," Kelly said. "They (millennials) are demanding a place in the cities and housing that's affordable to them. I think it's very significant that we're understanding people want to live in the core of urban areas again."

Other experts quoted in the Post article pointed out it's not just about affording the size of a home necessary for a family to live comfortably in a city, but shifting attitudes that place a priority on community, walkability and being less car reliant.

Proximity to public transit is at the top of the list for most millennials and empty nesters alike.

"It isn't just young people having families and wanting to stay in the city, but boomers shedding the responsibilities of a big house and garden," pointed out Real Estate Board of Greater Vancouver (REBGV) president Jill Oudil. "Municipalities in our region are beginning to recognize these trends in their official community plans, making zoning changes and planning for a future that offers more varied types of housing that meets the needs of different demographics."

Statistics Canada released census data on home ownership last fall and noted that "home ownership in Canada is relatively stable," with rates of 67.8 per cent of Canadians owning their own, compared to 69 per cent in 2011 and



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68.4 per cent in 2006.

But Canadian cities and homes within those cities have significantly shifted in both construct and intent over the last 50 years, too.

In the economically flush period after World War II, North American cities invented suburbia and the detached single-family housing tract became ubiquitous.

The boomer generation largely grew up in these settings. This style of 'home' came to represent an ideal and a goal for them and subsequent generations.

"I don't think we've replaced the idea of 'home' being central to how we live, but rising prices have caused many to re-think what we need and what we want in our homes," said Phil Moore, REBGV president-elect and a Realtor with RE/MAX Central in Burnaby. "This has also prompted our organization to produce a series of recommendations to improve housing affordability."

REBGV's affordability recommendations call for governments to:

- stop taxing home buying;
- increase consultation before

### A GUIDE TO HOUSE HUNTING

Once you have your down payment and are pre-approved for a mortgage loan, the next step is to find a home that will best meet your family's needs. If you have realistic expectations, patience, and plenty of research under your arm, you'll be on your way.

Here are some tips to help you find the home that's right for you:

- Take a camera to capture images of each house you look at.
- Don't make a hasty decision.
- Carefully weigh the pros and cons of each house.
- Bring someone with you to get a second opinion. They may notice something that you've overlooked.
- Find out what the monthly utilities and maintenance costs are.
- Stay on top of newly listed houses on the Multiple Listing Service® or on Realtor.ca.
- Remain in close contact with your Realtor. Your Realtor will show you the houses that match your demands as soon as it's listed.
- Know what you want in advance, set your priorities and decide what can and cannot be sacrificed.

introducing new mortgage qualification changes,

- provide tax incentives for those building affordable housing;
- expand the Home Buyers' Plan; and
- permit more transit-oriented development across the region.

For many, buying a home is the biggest purchase they'll ever make and the best investment they can make. However, there are circumstances in which buying a home might not be the best way to invest.

"More and more people are opting to rent their primary residence

and invest in other vehicles. Those can range from vacation homes to stocks, bonds, RRSPs, TFSA's and even traditional savings accounts," Jacqueline Knowles, CFI, a financial planner with Scotia Wealth Management in Vancouver, said. "There's no rule that you have to buy a house and no guarantee that a house will hold its value or appreciate in value more than other investments. Sitting down with a professional is key to addressing your specific situation and ensuring you're not overextending yourself."

'Home' conjures feelings of comfort, as Witold Rybczynski, author of the book *Home*, wrote: "Domestic comfort involves a range of attributes - convenience, efficiency, ease, pleasure, domesticity, intimacy and privacy...a combination of sensations."

Rybczynski also says that this definition can be captured for most people with the sentence, "I may not know why I like it, but I know I like it."

Economic and other factors are changing what we like and want in our housing and the creators of housing supply must adapt to meet this demand.

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## Housing affordability challenges aren't unique to Vancouver

There's an affordability crisis gripping a bustling West Coast city. Within the city, dwindling supply, a strong economy, and healthy immigration are putting pressure on the scarce available land, constrained by the sea to the west, mountains to the east, and an international border to the south. Housing prices have jumped by double-digit percentages year-over-year and even entry-level homes are falling out of reach for locals.

It's a situation familiar to any Metro Vancouverite, but this is happening in San Diego, California.

"Time and again we hear from employers who say their employees, and potential employees, can't find housing they can afford," Jerry Sanders, San Diego Chamber of Commerce President said. "For businesses in San Diego, to continue to grow and create jobs we need to make sure our workforce can afford to live here."

San Diego Realtors and the city's chamber of commerce have their own recommendations to increase the housing supply and improve housing affordability. Tax incentives intended to move home owners up the property ladder to increase entry-level supply for first-time buyers is one idea. Cutting red tape and encouraging more housing development, especially for low and moderate income levels, is another.

### A global trend?

While San Diego's rising housing costs are a fraction of Vancouver's, the overlying trend that's causing the problem is the same: the demand for housing is far outpacing the new supply coming on. This trend is affecting other cities across North America and the world.

According to Helmut Pastrick, chief economist for Central 1 Credit Union, Sydney Australia mirrors Vancouver's affordability crisis closely.

"Sydney has experienced upward price pressure similar to Vancouver due to population growth, the influx of capital, and an increase in foreign buyers," Pastrick says. "There are a lot more foreign buyers over there due to their proximity to Asia, and the government implemented measures more drastic than ours to try to minimize their impact on the housing market."

For example, the government instituted owning and lending restrictions for foreign buyers that prohibit them from purchasing resale homes in Australia.

These measures have seen mixed success and Sydney is still experiencing price growth well above expectations. In a 2017 report, the Australian Prudential Regulation Authority noted that while initially successful, "affordability is not expected to improve" in the near future.

"It's the cost of developing land



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and expanding," Pastrick explains. "Cities are seeing a net expansion of both urban and suburban populations."

### Global solutions

A recent report from the Sightline Institute, an independent non-profit research and communications centre based in the Pacific Northwest, found that supply is the key element to solving affordability issues.

Sightline's report titled "Yes, you can build your way to affordable housing," compares seven cities

that maintain affordable housing for their populations. While each city, from Houston to Singapore, had their own method of solving the problem, the solutions all increased supply.

The city of Houston, for example, took an extreme hands-off approach to supply, encouraging construction and reducing red tape. According to the report, the urban sprawl of Houston is extensive, but, as a result, housing costs less, adjusted for inflation, than it did in 1980.

Singapore took the other ex-

treme. The report claims Singapore constructed nearly a million publicly built homes between 1952 and 1973, leading to 82 per cent of residents living in government-constructed housing, with nine out of ten of them owning their home. The report shows that Singapore housing has remained modestly priced with a high degree of social equality.

While Vancouver may not be able to replicate these strategies, it can adapt them to its own situation.

### The Vancouver solution

The Real Estate Board of Greater Vancouver (REBGV) offered its own solutions to improve affordability in Metro Vancouver, based around increasing the supply of housing.

REBGV's solutions focus on using already existing revenue streams, like the Property Transfer Tax, to incentivise municipalities to rezone land for innovative, compact, walkable, mixed-use, transit-oriented communities with smaller housing choices that are available to own and rent.

REBGV also encourages the construction of the "missing middle" homes like townhomes and row homes. This gentle densification can be seen in cities like Montreal where, according to the Sightline report, homes remain affordable for a larger proportion of residents than similar cities.

## Three ways to help make home ownership more affordable

The supply of missing middle housing lags far behind demand across Metro Vancouver.

Missing middle housing includes ground-oriented, multi-unit homes that don't stand out in single-family neighbourhoods.

Although they're built to look like detached homes, they're duplexes, townhouses, row houses, fourplexes, and stacked townhouses. Hidden away in back and side yards are carriage and laneway homes.

This strategically located density doesn't detract from neighbourhood character or alienate NIMBY-minded neighbours.

In Metro Vancouver, most land is zoned for low-density, single-family homes.

For example, in West Vancouver 94.7 per cent of residential land is zoned for detached homes. In Delta, 92.7 per cent of land is zoned for detached homes. In North Vancouver District, it's 85.4 per cent, in Port Coquitlam it's 81.8 per cent, in Vancouver 80.9 per cent, in Burnaby 80.7 per cent, and in Richmond it's 75.2 per cent.

Our neighbourhoods are changing, and so are our housing needs.

Fewer households comprise two parents and children. Instead, more residents are living alone as single parents, as part of a couple without children, or as empty nesters, according to Statistics Canada. The number of multi-generational families is also increasing. This is creating a demand for more diverse housing options.

In our land-constrained region, missing-middle housing provides these options, creating more affordable homes in existing neighbourhoods for newcomers who might not otherwise be able to afford to buy, and for existing residents who might not otherwise be able to stay.

Green space, natural habitat and agricultural land are saved from development. Sprawl and vehicle use decline and transit use increases. Neighbourhoods are more sustainable, affordable, liveable, and inclusive.

Here are three ways municipalities can create more missing middle housing:

### Zone more land for fee-simple row houses

New row houses sold in B.C. are primarily strata-titled. But not every home owner wants to participate in a strata corporation, pay strata fees, or have a strata council develop and enforce rules on everything from pets to play areas. In contrast, owners of fee-simple row houses own their property just like fee-simple detached homes and are responsible for their own upkeep and maintenance. Benefits for municipalities include more efficient use of land and infrastructure, more housing options, which keep residents in a community, and a larger tax base.

### Allow infill homes for sale

Metro Vancouver municipalities increasingly allow rental laneway housing and coach homes. Now Vancouver is taking this a step further by proposing to allow owners of pre-1940 character homes to densify by building infill housing and suites in their homes, which they can sell as strata units. In return, home owners must preserve their character home. Municipalities across Metro Vancouver should consider similar zoning rule changes which would help save character homes, add additional gentle density family units, while adding value to existing detached properties.

### Encourage smaller homes on smaller lots close to transit

Smaller homes are more affordable and municipalities such as Delta have changed development rules to allow cottage homes ranging from 800 to 1,600 square feet in the Southlands (Tsawwassen) area. Municipalities such as Richmond permit two homes on former single-family lots on arterial roads and additional areas. Municipalities across Metro Vancouver should consider allowing similar transit-oriented density in single family neighbourhoods. Benefits for municipalities include efficient land and infrastructure use, more affordable housing options, and a larger tax base.

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Michael Geller is an architect, planner, real estate consultant and property developer based in Vancouver.

## Real estate advice for millennials

MICHAEL GELLER

Often, I am asked by millennials whether to rent or buy. I generally urge them to buy, if they possibly can.

If they cannot afford to buy on their own, consider buying with a friend. Alternatively, ask a relative or business colleague to help with a down payment through a Shared Appreciation Mortgage (SAM).

In terms of where to buy, I have often thought the best long-term investments are in the worst parts of town. Twenty years ago, I advised people to buy in Strathcona, East Vancouver, Port Moody, Mailardville, New Westminster, and Squamish. I still regard these communities as good places to buy.

In terms of buying new or resale, I usually recommend resale rather than presale units. However, do not buy into a project that has not completed a depreciation report on the building condition and future repair costs.

On whether to buy wood frame or concrete, as a rule I prefer concrete, noting the premium is often not as high as it should be. If buying into an older building, it is important to know if it has been 'rain-screened'. If it's a wood frame building, it should have roof overhangs. If not, it's likely to leak again.

Before buying a new home, examine it carefully. Too often people buy without checking small details: is there space for your bed and bedside tables? Are there enough electrical outlets? Are there lazy-susans in kitchen corner cupboards? If not, don't buy. If the builder tried to save a few dollars here, where else has he tried to save money?

If you can't afford to buy, rent. While rents may seem high, they are usually less than the costs of owning. Laneway houses often offer excellent value for money.

Finally, if you want to buy a home and own a car, sell the car. Just compare auto operating and depreciation costs over 10 years, with what happens to the same amount of money when invested in real estate. You'll be so much better off buying. Join a car-share instead.

Michael Geller is a Vancouver architect, planner, real estate consultant and property developer. He also serves on the Adjunct Faculty of SFU and writes a blog at [www.gellersworldtravel.blogspot.ca](http://www.gellersworldtravel.blogspot.ca). He can be reached at [geller@sfu.ca](mailto:geller@sfu.ca).



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## Countdown to closing — what you can expect to pay beyond the purchase price

If you're buying a home, it's important to understand all of the costs involved in completing the transaction in addition to the home price.

Here's an overview:

### Mortgage application

Lenders may charge a mortgage application fee. It varies with the lending institution.

### Mortgage insurance

The federal government requires high-ratio mortgages with less than a 20 per cent down payment to be insured against default. Costs range between 0.6 to 4.5 per cent of the mortgage amount, which is added to the mortgage principal.

The federal government requires a 10-per-cent down payment on homes valued between \$500,000 and \$1 million that need mortgage insurance. Homes valued at more than \$1 million require a minimum down payment of 20 per cent. Mortgage insurance is not available for homes in this price range.

### Appraisal fees

Before a lender approves your mortgage, they may require you to have the property appraised. The fee ranges from \$500 plus GST, depending on the property.

### Land survey fees

Lenders may require a survey of the property. The fee ranges and typically starts at \$500 plus GST.

### Title insurance

Protects against losses associated with title fraud, and survey and title issues or defects. Fees vary, but for properties under \$1 million, the cost is about \$250.

### Home inspection fees

Provides details about the structure, electrical, plumbing, roofing and insulation. Fees vary depending on the size of the property and start at about \$500. For an older home or a home with a secondary suite, crawlspace or laneway home, fees can significantly increase.

### Legal or notary public fees

Buyers typically hire a lawyer or notary public to assist with drafting documents and ensuring the title of the home is properly transferred. Fees include a title search and a land title registration fee.

### Mortgage broker fees

A mortgage broker may charge a fee to find the best mortgage suited to a home buyer's needs.

### Realtor fees

Compensation is agreed to beforehand between you and your Realtor and depends on services provided, whether your Realtor is helping you buy or sell a home, and the business model your Realtor uses.

### Goods and Services Tax (GST)

On a new home, the GST is five per cent of the purchase price. There's a GST rebate equivalent to 36 per cent of the GST on a new home priced up to \$350,000 and a partial rebate on a new home priced up to \$450,000.

Buyers also pay the GST on fees for services from appraisers, home inspectors, lawyers, notaries public and Realtors.

### Provincial Sales Tax (PST)

The PST is generally not payable on services except for legal and notary fees. Both the GST and PST are paid on legal and notary fees.

### Property Transfer Tax

Home buyers in B.C. pay a provincial Property Transfer Tax (PTT) when they buy a home. The tax is charged at a rate of one per cent on the first \$200,000 of the purchase price and two per cent on the remainder up to and including \$2 million. The PTT is three per cent on amounts greater than \$2 million.

Eligible first-time home buyers may qualify for a PTT exemption if the home they buy is priced up to \$500,000. There is a proportional exemption for homes priced from \$500,000 to \$525,000.

Qualifying buyers of new homes may be exempt if the home they buy is priced up to \$750,000. There is a proportional exemption for homes priced from \$750,000 to \$800,000.

An additional PTT of 20 per cent of the home price is charged to buyers in Metro Vancouver who are not Canadian citizens or permanent residents of Canada, and who don't have work permits.

### Property taxes

Depending on the Contract of Purchase and Sale, a property buyer may be required to reimburse the seller for prepaid property taxes. The lender may require the buyer to add property tax installments to monthly mortgage payments.

### Empty Homes Tax (City of Vancouver only)

Vancouver has an Empty Homes Tax. Home buyers should find out if the previous owner has paid this tax by reviewing the tax certificate.

### Municipal utility bills

A buyer is typically required to reimburse the seller for any prepayments for municipal utilities such as water, sewer, drainage, garbage and recycling.

### Rent and security deposits

If there is a secondary suite or a laneway home rental and the tenancy continues, the buyer receives the security deposit from the seller with accrued interest because the buyer is responsible for reimbursement when the tenant leaves.

### Mortgage life insurance

If the owner dies, this type of insurance will pay off the balance owing on their mortgage.

### Fire and liability insurance

Most lenders require property buyers to carry fire, extended coverage and liability insurance.

### Home owners' insurance

Lenders typically require home buyers with a mortgage to buy home owners' insurance. The insurance should be effective on the earlier of either the completion date or the date that the balance of funds is placed in trust.

### Moving fees

Fees vary depending on the distance moved and whether professional movers do all of the packing.

### Utility hookups

There are fees for hydro, gas, water and sewer, cable and phone connections.

### Locks

New owners should always have door locks changed. Costs depend on whether the locks are standard or electronic.

### Strata maintenance fees

Typically paid on the first day of each month.

For more information, contact your local Realtor.

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## Give PTT revenue back to home buyers

In 2016/17, the Property Transfer Tax (PTT) brought in \$2.026 billion in revenue. In 2017/18, it is forecast to bring in \$1.875 billion.

Meanwhile, potential home buyers unable to pay \$819,200, the benchmark price of a typical townhome in Greater Vancouver, continue to flee to communities such as Maple Ridge which has the lowest priced townhomes in the region.

Metro Vancouver's population is forecast to grow by 35,000 new residents each year, reaching 3.4 million by 2040. Supply problems will continue to escalate because of increasing populations.

The new provincial government has the opportunity to show leadership and help improve Metro Vancouver's affordability crisis.

The Real Estate Board of Greater Vancouver (REBGV) has solutions to help communities facilitate the construction of homes at a pace that better reflects the current and future affordability needs of our communities across the region.

### Recommendations

**1** Use PTT revenue to provide financial incentives to municipalities to expedite rezoning

land for innovative, compact, walkable, mixed-use, transit-oriented communities with smaller housing choices including cottages, townhomes and low-rise apartments, including both ownership and rental.

**2** Use PTT revenue to provide financial incentives to municipalities that approve gentle density, including the stratification of laneway, infill homes and secondary suites.

**3** Increase the First-Time Home Buyers' Program PTT exemption threshold to \$750,000 from \$500,000 to match the newly-built homes exemption to better reflect the realities of housing markets across the province.

**4** Increase the two per cent PTT threshold to \$525,000 from \$200,000 for all B.C. home buyers.

**5** Index PTT thresholds using the consumer price index, and make adjustments annually for the:

- two per cent and three per cent thresholds;
- First-Time Home Buyers' Program exemption threshold; and
- Newly Built Home Exemption threshold.

**6** Expand the exemption for the 20 per cent foreign buyers' PTT available to newcomers in the Provincial Nominee Program to include all those with work permits, living and paying taxes in Metro Vancouver regardless of the program under which they got their work permit.

### Why are home sales important?

Real estate and construction are, by far, the province's leading economic drivers, collectively producing 27 per cent of the province's GDP.

When spin-offs are taken into account, between 35 per cent and 40 per cent of all economic growth in B.C. over the last two years is traceable to the direct and indirect impacts of the housing sector.

It's essential to keep these sectors robust because of the jobs and spin-offs they generate for every B.C. neighbourhood.

In 2017, 35,993 homes changed ownership in Greater Vancouver, generating \$2.4 billion in economic spin-off activity and an estimated 17,600 jobs. The total dollar value of residential sales transacted through the MLS® system in Greater Vancouver totalled \$37 billion in 2017.



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**KAYLEE LI**  
Personal Real Estate Corporation  
Medallion Member 3 Years



**JACKSON KA HO NG**  
Personal Real Estate Corporation  
Medallion Member 3 Years



**PAUL TAN**  
Personal Real Estate Corporation  
Medallion Member 3 Years



**TONY TAO**  
Personal Real Estate Corporation  
Medallion Member 3 Years



**KEVIN KAVAKEB**  
Personal Real Estate Corporation  
Medallion Member 2 Years



**DABBIE LAM**  
Medallion Member 2 Years



**STEVEN LI**  
Personal Real Estate Corporation  
Medallion Member 2 Years



**STEPHEN SANDHU**  
Personal Real Estate Corporation  
Medallion Member 2 Years



**JADE SHEN**  
Personal Real Estate Corporation  
Medallion Member 2 Years



**BOB TAI**  
Medallion Member 2 Years  
2015 Rookie of the year



**ERIKA H. LI**  
Personal Real Estate Corporation  
Medallion Member 1 Year



**VIJAY MEHTA**  
Personal Real Estate Corporation  
Medallion Member 1 Year



**AMIR MIRI**  
Personal Real Estate Corporation  
Medallion Member 1 Year

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