

CRHC

SPRING

2026



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About anything in
the Newsletter

Welcome to our Spring 2026 CRHC newsletter! Ready to win a \$25 gift card? We've put a spot the difference on the last page! There are at least five! Simply send one answer to me (Kate) via email at klambert@crd.bc.ca, or give me a call at 250.360.3376. We'll let the winners know before our Summer Newsletter! The Winter Newsletter was hotly contested. See the answer on the next page. And Ramadan Kareem from CRHC staff.

FREE SEEDLINGS DEADLINE 16 MARCH



Spring is here! The City of Victoria is helping us supply FREE seedlings. Please email or call Crislynn with your order. chuerta@crd.bc.ca or 250.360.3845.

- Cherry and/or salad tomatoes,
- cucumber,
- zucchini,
- collard greens,
- Swiss chard,
- kale,
- lettuce,
- basil,
- scallions and
- bush beans

should be available. Sometimes the varieties change or quantities aren't there last minute but we will do our best! 1-2 plants per person in your household to a maximum of 4 per variety per household.



Highlights this Newsletter:

Is Die Hard a Christmas movie?

Subsidized tenants important information!!!

Insurance

Spot the difference

Seedlings



TAX TIME!

If you are a subsidized tenant, you will need to complete a rent review at some point during the year. This means keeping track of your tax filings and submitting them when you receive your rent review request. There are free tax resources - ask us!

Our suggestion is to keep both the T1 and Notice of Assessment (and T2125 if self-employed) somewhere very safe and make sure you have it available when rent review comes around.



NEW TENANTS INSURANCE OPTIONS

A lot of tenants have chosen Marsh (Intact) tenants' insurance during their sign-ups with us. Marsh have had a program for non-profit tenants for years now. Some new tenants will be offered a new product at sign-ups. This will apply to new tenancies at certain buildings. If you are interested in changing suppliers/ knowing more, please email smckeown@crd.bc.ca for Sharon. Also, shop around for options in the market.

You should do your due diligence and decide on a tenant insurance package that meets your needs. You should consider what is covered, cost and deductible. It is incredibly important to 'self-insure' for initial costs by having savings. Tenants have found themselves without anywhere to stay after a fire or emergency.



IS DIE HARD A CHRISTMAS MOVIE?

In the most controversial and hotly contested Newsletter draw ever... the results are in. Tenants pointed out that Bruce Willis says it's not but that Shaw (and the Director John McTiernan) think it is. It's set at Christmas and a man goes home to his children with a gift. But it's an action movie and nothing really Christmassy happens. CRHC staff also voted on this and the vote was a little different from our tenants.

Democracy rules so here are the votes:

Tenants think that Die Hard is... MAYBE a Christmas movie with a very small margin. Only a couple of votes in it. We received almost 40 entries and it's really close. Just at the last minute it flipped so that the small margin is in favour of Die Hard being a Christmas movie. But it was close as the votes came in and many people were in two minds.

CRHC staff resoundingly think that Die Hard... IS a Christmas movie with over two thirds of housing staff voting for it. As they say, 'it's not Christmas until Hans Gruber has fallen off Nakatomi plaza'. The only Hans in the CRHC office thinks it's a Christmas movie too!

Regardless of whether you celebrate with Die Hard or you celebrate at all, we hope you had a safe and happy holiday season.

CRHC wants to make sure that our residents are as prepared as possible for housing emergencies. Personal emergencies, building emergencies and wider emergencies.

◆ **Personal emergencies:**

"I am prepared for the worst, but hope for the best." — Benjamin Disraeli

Personal emergencies, like injury, bereavement and loss of employment can be sudden and difficult to navigate. We've worked through some tough situations with tenants and we've learned a little bit about what helps.

Having some savings, access to credit and insurance can help with immediate costs. Emergencies are expensive and you can often mitigate this with savings. We know people struggle with budgeting for savings and tenants' insurance but they can make all the difference. Putting away a little money each month into a savings account can move you into a more resilient position.

Tenants' insurance is vital. It can seem like an unimportant expense until you need it. Emergency Support Services ESS can provide very short term support, but past the first few days, insurance is important. And mandatory in many tenancies with CRHC.

◆ **Building emergencies:**

If there is an emergency at your building, like a fire or flood, CRHC staff will navigate that. However, you will still need to use your tenants' insurance for relocation. It is very important to know your deductible, and that you may have to pay for things up front and be reimbursed by insurance. This means having a plan for that first few days and not waiting until there is an emergency to take action.

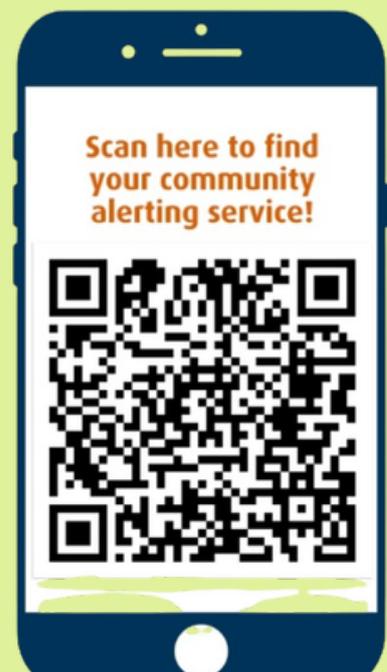
◆ **Wider emergencies:**

We live in an earthquake zone and we have experienced smoke and heat emergencies. Cold emergencies are also a possibility here. prepareyourself.ca is a great resource, offering information about risk and preparedness.

Make sure you join in with any of the community shake outs and keep an eye on the alerts. See the QR code for your local alerts.

◆ **Questions & Support:**

We understand that thinking about emergencies can be stressful. If you have any questions or want to get more information about emergency preparedness email or call Crislynn; chuerta@crd.bc.ca or 250.360.3845.



Spot the difference

