

Rental plan causes insurance problem

Times Colonist

FEBRUARY 8, 2019 12:08 AM

Re: "Saanich mayor eyes easing rental restrictions," Feb. 5.

Saanich Mayor Fred Haynes needs to be educated before jumping on the rental bandwagon. Home insurance on houses with rental accommodation has a restriction of only three unrelated occupants in a single dwelling. Saanich has a four-person limit in a single dwelling. A bit of a discrepancy there already.

By increasing the limit of unrelated people, owners of these homes are placed in a situation of having an uninsured house if something were to happen. This is a home-insurance issue, as much as a rental-accommodation issue. There are some specialty companies that do accommodate extra students, but check the extra costs for that.

This might apply to a lot of homes that have not made allowances for those extra costs, and there might be undeclared occupants in homes to cut costs. In other words, they've snuck in, not telling the landlord. A landlord puts the property at risk in allowing more than is allowed on the insurance policy.

Also, neighbours in these areas might not like the disruptions sometimes caused by higher density, not to mention increased garbage disposal and noise. If people could just learn how to get along and be respectful of one other, maybe this kind of situation could be resolved.

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Saanich

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