



THE COMPANION TO HOW SAFE IS NANAIMO, REALLY?

The Property Safety Checklist

The small, cheap, boring things that do most of the work.



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HOW TO USE THIS

Start with tonight

What is elevated on this coast is property crime. Things, not people. That is the good news buried inside the numbers, because things are protected by hardware, habits and paperwork, and all three are within your reach.

This list does not rank neighbourhoods and it does not tell you where to live. Every item on it is something you control on your own lot, whichever street you end up on.

It is built in three tiers so you are not staring at a wall of two hundred jobs. Tier one is free and takes an evening. Tier two is a weekend and a modest hardware bill. Tier three is the bigger work, and most people never need all of it.

Print it. Do tier one this week. Come back to the rest when you have a Saturday.

TIER ONE

Tonight

Free. About an hour. Habits, latches and a walk around the property after dark.

TIER TWO

This month

Roughly \$100 to \$300 at a hardware store. Screws, locks, lights, a decent chain.

TIER THREE

This year

Cameras, an alarm, a ground anchor, an insurance review. Only if you want them.

THE ONE THING MOST PEOPLE SKIP

Register every bike in the house at project529.com, the registry the Nanaimo RCMP host locally. It is free, it takes five minutes, and it works: police search the database against the bikes they recover and return them to the owner on file. Bikes are worth more every year, which makes them worth stealing and worth getting back. Photograph the serial number while you are there, because a bike without one is a description, and nobody can return a description.

TIER ONE, FREE, ONE HOUR

Walk it after dark

Turn every interior light off, step out to the sidewalk, and look at your own home the way a stranger passing at 11 p.m. would. Most of what you find takes minutes to fix and costs nothing.

THE APPROACH

- | | |
|--|---|
| ☐ Stand at the street. What can you see through the windows from there? | ☐ Which side of the house is completely dark and unwatched? |
| ☐ Can a person reach the back yard without passing a lit window? | ☐ Is the house number visible and lit from the road? |
| ☐ Do the shrubs under the windows hide someone standing there? | ☐ Can a neighbour see your side gate, or does the hedge hide it? |

WHAT IS ALREADY LYING AROUND

- | | |
|---|---|
| ☐ Ladder put away and locked, not leaning on the fence | ☐ Bins, planters and patio chairs moved off the fence line |
| ☐ Tools off the deck and out of the yard | ☐ Nothing left out that could pry, smash or climb |
| ☐ Side gate latched, and a hasp on the list for next weekend | ☐ Garden hose and cords coiled and stored |

THE VEHICLES, EVERY NIGHT

- | | |
|---|--|
| ☐ Locked, even in your own driveway | ☐ Nothing visible. Not a bag, not a charging cable, not coins |
| ☐ Garage remote taken inside, or removed from the vehicle | ☐ Registration and insurance papers not left in the glovebox |
| ☐ Key fob kept away from the front door, in a tin or a pouch | ☐ Tailgate, canopy and truck box locked |

Theft from a vehicle is the most likely thing to happen to you here, and almost all of it is opportunistic. A locked door with nothing on the seat is a car that gets walked past.

TIER ONE, STILL FREE

The doors you already have

Before you buy a single thing, get full value out of the hardware that came with the house. Most of this is about actually using it.

DOORS

- ☐ Deadbolt thrown every time, not just the knob lock
- ☐ Side and back doors checked, since these are the forgotten ones
- ☐ Keys and fobs out of sight of the sidelight window
- ☐ Interior door from the garage into the house locked as well
- ☐ Nothing hidden under the mat, the rock or the planter
- ☐ Old keys from the previous owner accounted for

WINDOWS AND SLIDERS

- ☐ Basement and ground-floor windows latched at night
- ☐ A length of dowel or broom handle cut for the slider track
- ☐ Bathroom and laundry windows latched, not just closed
- ☐ Summer habit: no window left cropped open on an empty house
- ☐ Slider lifted upward to test how easily it comes off its rail

THE SHED AND THE GARAGE

- ☐ Garage door closed, including the ten minutes you are out front
- ☐ Shed padlocked, even if it holds nothing valuable today
- ☐ Garage side door locked and treated like a front door
- ☐ Overhead door emergency release cord shielded from the top gap
- ☐ Bikes locked inside the shed, not just parked in it

THE THINGS YOU POST

- ☐ Trip photos posted after you get back, not from the airport
- ☐ New purchases not photographed with the box on the curb
- ☐ Address kept off marketplace listings

A bike locked to itself inside an unlocked shed is a bike in the back of a van. Lock it to the structure.

TIER TWO, A WEEKEND AND A HARDWARE BILL

Make the door actually hold

Doors almost never fail at the lock. They fail at the frame, where four short screws hold a thin strike plate into soft trim. This is the cheapest structural upgrade in the house.

FRAMES AND STRIKES

- ☐ Replace strike-plate screws with 3-inch screws that reach the stud
- ☐ Same for the hinge screws, at least one per hinge
- ☐ Fit a reinforced strike plate or a full door-jamb kit
- ☐ Solid-core doors on every exterior opening
- ☐ A wide-angle viewer or a doorbell camera at the front

SLIDERS AND WINDOWS

- ☐ Security bar or cut dowel in every slider track
- ☐ Anti-lift screws in the top track so the panel cannot be lifted out
- ☐ Pin locks or auxiliary latches on ground-floor windows
- ☐ Basement windows given the same attention as the front door
- ☐ Security film on any glass panel beside a door handle

LOCKS AND KEYS

- ☐ Rekey or replace every exterior lock on possession day
- ☐ Rekey again after a renovation, a tenancy or a lost key
- ☐ Keypad lock or a shackled lockbox instead of a hidden key
- ☐ Unique code for anyone with regular access, changed when they stop

LIGHT

- ☐ Motion light on every dark approach, including the side yard
- ☐ Warm light, aimed down, not a floodlight aimed at the street
- ☐ Dusk-to-dawn light on the driveway and the back door
- ☐ Interior lights on staggered smart bulbs, not one lamp on a timer
- ☐ Hedge and low branches trimmed so the light actually lands

WHERE THE MONEY GOES FURTHEST

A box of 3-inch screws is about six dollars and takes twenty minutes. A motion light is about forty. Between them they cover the two things that matter most on an average house, which is the frame holding and the approach being lit. Everything after that is refinement.

TIER TWO, THE OUTBUILDINGS

The shed is the weak lock

Most homes on this coast have a shed, a garage or a carport holding thousands of dollars in bikes, tools and gear behind a lock that a hand tool opens in seconds. Fix the shed and you have fixed the likeliest loss on the property.

THE SHED ITSELF

- | | |
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| ☐ Hasp bolted through the door with carriage bolts, not wood screws | ☐ Backing plate or large washers on the inside face |
| ☐ Hinges with non-removable pins, or pins peened over | ☐ A closed-shackle padlock, since a bolt cutter loves an open one |
| ☐ Window covered or frosted so the contents are not a menu | ☐ Ground anchor bolted to the slab for bikes and mowers |

INSIDE THE SHED OR GARAGE

- | | |
|---|---|
| ☐ Bikes locked to the ground anchor or to a wall anchor | ☐ Two locks per bike, of two different types |
| ☐ Power tools stored out of sight of the door and the window | ☐ Trailer coupler locked and a wheel lock fitted |
| ☐ Trailer parked nose-in against a wall or a fence | ☐ Outboard, kayak rack and paddleboards locked, not just stacked |

THE DRIVEWAY

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|--|---|
| ☐ Nothing stored under a tarp, which is an advertisement | ☐ Catalytic converter shield on the vehicles that get targeted |
| ☐ Trailer, boat and RV parked where they are overlooked, not hidden | ☐ Motion light covering the parking pad |

Two locks of different types is the whole trick. One tool defeats one lock. Almost nobody carries two.

THE ISLAND SECTION

Bikes, boards and trailheads

This is a place where people own bikes, boats and gear, so this is a place where bikes, boats and gear go missing. Two habits cover most of it, and both are free.

REGISTER IT BEFORE ANYTHING HAPPENS

- ☐ Register every bike at project529.com, which the Nanaimo RCMP host locally
- ☐ Photograph the whole bike, including any marks that identify it
- ☐ Do the same for e-bikes, scooters and the kids' bikes
- ☐ Photograph the serial number under the bottom bracket
- ☐ Fit the tamper-resistant shield sticker where it can be seen
- ☐ Keep receipts, since an insurer will ask

LOCK IT LIKE YOU MEAN IT

- ☐ A cable lock is not a lock. It is a suggestion
- ☐ Lock to something bolted down, and shake it to be sure
- ☐ E-bike battery removed and brought inside
- ☐ A hardened chain or a quality D-lock, and a second lock of another type
- ☐ Lock it at home too, in the shed and in the garage

AT THE TRAILHEAD AND THE BEACH LOT

- ☐ Nothing left in the vehicle. Not in the boot, not under a coat
- ☐ Rack locks fitted, and the rack itself locked to the vehicle
- ☐ Nothing left visible while you are out for two hours
- ☐ Wallet and phone on you, not in the wheel well or under the bumper
- ☐ Park where other people park, not off on the quiet edge

ON THE WATER

- ☐ Outboard bolted and locked to the transom
- ☐ Dinghy and paddleboards locked to the dock or the rack
- ☐ Electronics taken off the boat, not stowed in a cabin
- ☐ Trailer wheel-locked in the yard between trips

Charge e-bike batteries where there is a working smoke alarm and a clear path to a door. That is a fire item, not a theft item, and it belongs on this page anyway.

TIER THREE, ONLY IF YOU WANT IT

Cameras, chosen without overbuying

Cameras deter the casual and they record the rest. They rarely stop somebody who has decided to come in. Buy them for what they do, not for what the packaging promises.

WHAT ACTUALLY EARNS ITS KEEP

- ☐ A doorbell camera and one driveway camera cover most of the value
- ☐ Mounted about eight feet up and angled down to catch a face
- ☐ Local storage or a card, so a subscription lapse costs you nothing
- ☐ Wired beats battery on this coast, where winter is wet and cold
- ☐ Wide enough to see the whole approach, not just a patch of lawn
- ☐ A visible sign, which does a surprising share of the work

BEFORE YOU MOUNT ANYTHING

- ☐ Check what the camera sees of the neighbours' property
- ☐ Check your strata bylaws, since common property is usually off limits
- ☐ Point it at your door, your driveway and your yard, and nowhere else
- ☐ Know how many days of footage the system keeps before it overwrites
- ☐ Practise exporting a clip now, not on the morning you need it

ALARMS

- ☐ Decide first whether you want monitoring or only a loud noise
- ☐ A door and window contact set is cheap and covers the entries
- ☐ A local siren wakes the neighbours, who are the actual response
- ☐ Test it twice a year so it does not become the alarm nobody believes

IF YOU ARE SELLING

- ☐ Disclose any camera or listening device to your agent
- ☐ Turn recording off during showings and open houses
- ☐ Medications, documents and small valuables removed before every showing

A WORD ON POINTING IT AT PEOPLE

A camera aimed across the fence at a neighbour's yard or a shared walkway can create a problem you did not have. Frame the shot on your own property, tell the neighbours it exists, and offer them the footage if something happens on the block. That last part is what turns a camera into a good neighbour rather than a grievance.

THE AFTERNOON THAT PAYS FOR ITSELF

Write it down before, not after

Every item below is worthless the day after a theft and priceless the day before one. This is the page people wish they had done.

THE INVENTORY

- | | |
|--|--|
| ☐ Photograph the serial plate on every bike, tool, mower and motor | ☐ Photograph electronics, jewellery, instruments and sports gear |
| ☐ Note make, model, colour and any mark that identifies it as yours | ☐ Store the photos in the cloud, not only on the phone in your pocket |
| ☐ Send a copy to somebody who does not live in the house | ☐ Update it once a year, or whenever something big comes in |

MARK IT

- | | |
|---|---|
| ☐ Engrave or UV-mark tools with something traceable to you | ☐ Mark the underside, the inside, the place nobody sands off |
| ☐ Take a photo of the mark so you can prove it later | |

THE INSURANCE CONVERSATION

- | | |
|---|---|
| ☐ Ask what your policy caps for bikes, jewellery, tools and cash | ☐ Ask whether you are on replacement cost or actual cash value |
| ☐ Schedule the expensive items individually if the cap is low | ☐ Ask what your policy requires while the house sits empty |
| ☐ Ask what your deductible is, and when claiming is worth it | ☐ Keep receipts and appraisals with the inventory |

THE THREE NUMBERS TO KEEP ON THE FRIDGE

Nanaimo RCMP, non-emergency: 250-754-2345

Online crime reporting: report.rcmp.ca

Your insurance broker and policy number:

TRAVEL, SNOWBIRDS AND VACANT HOMES

Leaving it for a while

Plenty of people here are gone for a few weeks, a season, or the whole winter. An empty house has different problems than a lived-in one, and the biggest of them is water.

THE WEEK BEFORE YOU GO

- ☐ Shut off the water main, or fit a leak sensor with an auto shutoff
- ☐ Heat left on, never fully off, so nothing freezes
- ☐ Fridge cleared, bins emptied, nothing left to rot or attract
- ☐ Mail and parcels held or redirected
- ☐ Two neighbours told, with your dates and a phone number
- ☐ Somebody arranged to mow, shovel or clear the flyers

MAKE IT LOOK LIVED IN

- ☐ Interior lights on staggered smart bulbs, in different rooms
- ☐ A vehicle in the driveway, or a neighbour parking there
- ☐ Curtains left as they normally sit, not sealed shut
- ☐ No delivery notices left hanging on the door
- ☐ Nothing posted about the trip until you are home

CALL YOUR INSURER BEFORE YOU LEAVE

- ☐ Ask how many days the home can sit unattended before coverage changes
- ☐ Ask who must check it, how often, and whether it must be documented
- ☐ Ask whether the water must be shut off for the coverage to hold
- ☐ Book the check-ins with a named person, and keep the dates

THIS ONE CATCHES PEOPLE

Home policies commonly limit or suspend coverage once a house sits unoccupied past a set number of days without a documented check by somebody. Every insurer words it differently, and the number is rarely the one you would guess. One phone call before you leave settles it. The same clause is why a vacant listing needs a schedule, not good intentions.

THE BONUS ROUND

Storms, outages and bears

Nothing dramatic here. Two things simply come with living on this coast, and both are handled by preparation rather than worry.

WIND AND POWER

- ☐ Find the water shutoff, the breaker panel and the gas valve today
- ☐ Photograph all three and label them, so anyone can find them
- ☐ Torches and a charged power bank kept where you can reach them
- ☐ Generator run outdoors and well away from any window. Never indoors
- ☐ Well or septic on the property means no power is no water. Keep a reserve
- ☐ Hazard trees near the house looked at before the winter blows in
- ☐ Gutters cleared each autumn and the outage map at bchydro.com bookmarked

BEARS AND THE BINS

- ☐ Carts out on collection morning between 5:00 and 8:00 a.m., never the night before
- ☐ Carts stored in the garage or a locked shed between collections
- ☐ Smelly waste wrapped or frozen until collection day
- ☐ Fruit picked as it ripens, and windfall cleared off the ground
- ☐ Bird feeders down through bear season
- ☐ Barbecue cleaned, pet food kept indoors
- ☐ Bear-resistant carts available through the RDN at [250-390-6501](tel:250-390-6501)

TWO NUMBERS WORTH SAVING

Wildlife that is aggressive or causing damage goes to the BC Conservation Officer Service on the RAPP line at 1-877-952-7277. Leaving attractants accessible carries a \$230 fine under section 33.1 of the BC Wildlife Act, and setting the carts out the night before counts. WildSafeBC has the rest at wildsafebc.com.

THE CALM PAGE

If something happens

It probably will not. If it does, the next hour matters more than the previous year of hardware. Read this page once now so you are not reading it for the first time on the day.

IN THE MOMENT

- ☐ If it is happening now, or anyone is at risk, call 911
- ☐ If you come home to an open door, do not go in. Call from outside
- ☐ Do not tidy, do not touch, do not sort through what is missing yet
- ☐ Photograph the scene before you move anything

REPORTING IT

- ☐ Nanaimo RCMP non-emergency: [250-754-2345](tel:250-754-2345)
- ☐ Detachment: 303 Prideaux Street, Nanaimo
- ☐ Minor property crime with no suspect and no witness can be filed at report.rcmp.ca
- ☐ Online reporting covers losses under \$5,000 with no follow-up needed
- ☐ You get a file number, which the insurer will ask for

WHAT THEY NEED FROM YOU

- ☐ Serial numbers, which is why the inventory page exists
- ☐ Photographs of what is gone
- ☐ A time window, as narrow as you can make it
- ☐ Camera footage exported before the system overwrites it
- ☐ The file number, kept somewhere you will find it again

AFTERWARDS

- ☐ Flag a stolen bike on project529.com the same day
- ☐ Call your broker before you decide whether to claim
- ☐ Rekey or change the codes if a key or a fob went missing
- ☐ Tell two neighbours what happened and when

File the report even when you assume nothing will come of it. It is how the picture of what is actually happening on your street gets built, and it is what your insurer needs.

WHEN YOU WANT A SECOND OPINION

Talk it through with us

We walk properties on this coast every week, and we are happy to look at a specific street, a specific lot, or a specific house with you. Where the questions run past what a checklist can answer, we will point you to the people who do it for a living.

Book a 20-minute call

More on the safety numbers, and the tool behind this checklist, at bachrealestate.ca

The videos live at youtube.com/@bachrealestate



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