Info Package

Date: Oct 20, 2016



The District of North Vancouver INFORMATION REPORT TO COUNCIL

October 20, 2016 File: 08.3060.20/048.16

AUTHOR: Erik Wilhelm, Community Planner

SUBJECT: FACILITATED PUBLIC INFORMATION MEETING - 1886-1956 BELLE ISLE PLACE AND 2046 CURLING ROAD (INTEGRA ARCHITECTURE INC.)

RECOMMENDATION:

It is recommended that this report be received for information.

SUMMARY:

Integra Architecture Inc. has submitted a detailed development application for a proposal located at 1886-1956 Belle Isle Place and 2046 Curling Road.

The developer is holding a facilitated Public Information Meeting for the proposal which consists of 87 townhouse units. 11 buildings are proposed, each three storeys tall, with a Floor Space Ratio of 1.2. All parking will be provided from Curling Road within an underground parkade.



Residents within the peripheral area of the Lions Gate Town Centre and Woodcroft have been notified of this meeting.

PUBLIC INFORMATION MEETING DETAILS:

Date:Tuesday, November 1, 2016Time:6:00 p.m. - 8:00 p.m.Location:1633 Capilano Road (Grouse Inn Meeting Room)

SUBJECT: FACILITATED PUBLIC INFORMATION MEETING - FACILITATED PUBLIC INFORMATION MEETING - 1886-1956 BELLE ISLE PLACE AND 2046 CURLING ROAD (INTEGRA ARCHITECTURE INC.)

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SITE AND SURROUNDING AREA:

The development site is located on the west side of Belle Isle Place and extends down to Curling Road. The site currently consists of 8 single family dwellings.

The LARCO Development is located to the east and single family dwellings are located to the west and southwest.

The development proposal involves a land exchange which delivers 596 sq. m. (6,411 sq. ft.) of land to achieve an expanded park connection between the civic plaza on the LARCO site and Belle Isle Park. The adjacent image indicates (in green) the projected extent of Belle Isle Park which is an important feature of the village centre.

The development site and the surrounding properties are within the 'peripheral area' of Lions Gate Town Centre.

PROJECT DESCRIPTION:

The development site is approximately 8,017 sq. m. (86,294 sq. ft.) in area. The proposal includes 87 townhouse units, within 11 separate buildings, and a total floor space ratio of 1.2. All buildings are 3 storeys in height with rooftop decks.

46% of the development (40 units) is slated to include 3 bedrooms or greater and 54% (47 units) will include 1 or 2 bedrooms.

A total of 166 parking stalls (i.e. 1.91 parking stalls per unit) are proposed within the underground parkade which will be accessed from Curling Road (see adjacent arrows for general location).



SUBJECT: FACILITATED PUBLIC INFORMATION MEETING - FACILITATED PUBLIC INFORMATION MEETING - 1886-1956 BELLE ISLE PLACE AND 2046 CURLING ROAD (INTEGRA ARCHITECTURE INC.)

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The images below depict the general architectural expression being pursued.



PUBLIC NOTIFICATION:

Notices for the Public Information Meeting have been sent to owners and occupants within the boundaries outlined on the adjacent map which exceeds the minimum distance noted in District policy.

Two signs will be erected on the site and a newspaper advertisement will placed in two editions of the North Shore News.

Respectfully submitted,

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Erik Wilhelm, Community Planner

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Attachments:

- 1 Notification Flyer
- 2 Site Sign (installed at corner of Fullerton Avenue and Glenaire Drive)
- 3 Newspaper Advertisement

SUBJECT: FACILITATED PUBLIC INFORMATION MEETING - FACILITATED PUBLIC INFORMATION MEETING - 1886-1956 BELLE ISLE PLACE AND 2046 CURLING ROAD (INTEGRA ARCHITECTURE INC.)

October 20, 2016

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	REVIEWED WITH:	
Sustainable Community Dev.	Clerk's Office	External Agencies:
Development Services	Communications	Library Board
Utilities	G Finance	NS Health
Engineering Operations	G Fire Services	C RCMP
Parks		NVRC
Environment	Solicitor	Museum & Arch.
G Facilities		Other:
Human Resources	Real Estate	

PLEASE JOIN US

Citimark Group is hosting a Public Information Meeting for our townhouse proposal in Lions Gate Village. Located at 2046 Curling Road and 1886 to 1956 Belle Isle Place, the proposal is for 87 three-storey townhouses, with underground parking accessed from Curling Road.

DETAILS

Date: Tuesday, November 1, 2016

Time: 6:00 - 8:00 pm 6:00 - 6:30 - Open House 6:30 - 7:00 - Presentation by Consultant Team 7:00 - 8:00 - Facilitated Question and Answer Session

Location: Grouse Inn Meeting Room 1633 Capilano Rd North Vancouver

MEETING LOCATION: GROUSE INN



MEETING LOCATION: GROUSE INN MEETING ROOM 1633 CAPILANO RD NORTH VANCOUVER

<u>Please note</u>: this information package is being distributed to residents within 400 metres of the proposed development site, in accordance with District of North Vancouver policy.

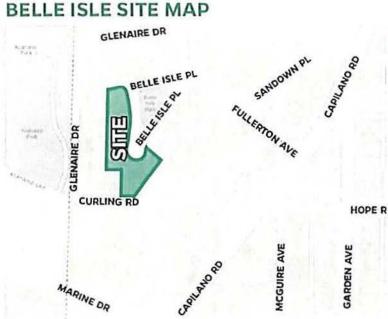


The Public Information Meeting will:

- outline key elements of the proposal (such as housing options and public realm improvements),
- · present building designs (including building illustrations), and
- · provide an opportunity to ask questions of the consultant team.

BELLE ISLE DESIGN CONCEPT





PROJECT STATS

87 TOWNHOMES: 5 one bedroom homes, 42 two bedroom homes, 38 three bedroom homes, and 2 four bedroom homes

UNDERGROUND PARKING

PARKING: 165 parking stalls, 1 car share stall, and 60 bicycle stalls; accessed from Curling Rd

HEIGHT: 3 storeys

IMPROVED PUBLIC REALM: new sidewalks and roads, enhanced green space, expanded Belle Isle Park, and public art* (*subject to District of North Vancouver approval)

QUESTIONS?

Erik Wilhelm, Planner, District of North Vancouver t: 604-990-2360 e: ewilhelm@dnv.org

Laura Slater,

Senior Planner, Brook Pooni Associates t: 604-731-9053 e: Islater@brookpooni.com Citimark

TACHMENT_2_

Developer's Public Information Meeting

Proposal: 3-storey townhouse residential development



6 pm, Tuesday, November 1 Grouse Inn Meeting Room 1633 Capilano Rd

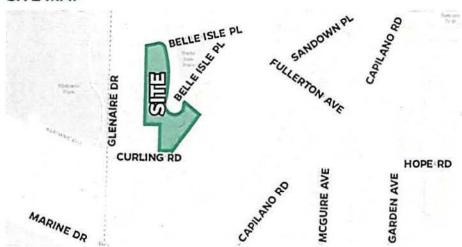
Citimark Group 604-731-9053 x 109

DISTRICT OF NORTH VANCOUVER This meeting has been required by the District of North Vancouver as part of the regulatory process.

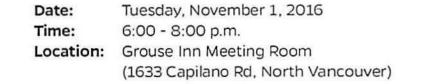
PUBLIC INFORMATION MEETING

A redevelopment is being proposed for 2046 Curling Road and 1886 to 1956 Belle Isle Place to construct 87 three-storey townhouses. You are invited to a meeting to discuss the proposal.

Citimark Group wishes to develop 8 existing single-family lots to permit 87 three-storey townhouses adjacent to an expanded and improved Belle Isle Park. Townhomes range from approximately 500 - 2,000 square feet and include underground parking accessed from Curling Road.



SITE MAP



DESIGN CONCEPT (LOOKING WESTWARD)



Information packages are being distributed to residents within a 400 meter radius of the site. If you would like to receive a copy or if you would like more information, contact Erik Wilhelm, Planner at the District of North Vancouver at 604-990-2360 or Laura Slater, Senior Planner at Brook Pooni Associates, at 604-731-9053.

<u>Please note</u>: this is not a Public Hearing. DNV Council will receive a report from staff on issues raised at the meeting and will formally consider the proposal at a later date.

ROCKANDEL&ASSOCIATES

Building Success Through Process Facilitation Organizational & Community Engagement Partnership Planning

PUBLIC INFORMATION MEETING REPORT

- To: Erik Wilhelm, Planner, District of North Vancouver E: <u>ewilhelm@dnv.org</u> Laura Beveridge, Senior Planner, Brook Pooni Associates E: <u>lbeveridge@brookpooni.com</u>
- From: Catherine Rockandel, IAF Certified Professional Facilitator Rockandel & Associates Tel: 1-604-898-4614 E: cat@growpartnerships.com
- Re: Public Information Meeting Summary for Belle Isle Townhouse Project, Citimark Group

Date: November 21, 2016

Event Date:	Tuesday, November 1, 2016
Time:	6:00 PM – 8:30 PM
Location:	Grouse Inn, 1633 Capilano Road, North Vancouver
Attendees:	Thirty-four (34) members of the public signed in to the meeting

Notification

PIM Notification Flyers

- On October 18, canvassers door knocked in the neighbourhood and dropped PIM notification flyers at 206 homes
- On October 18, an email with the flyer attachment was sent to the Woodcroft Strata Executive, they distributed it to their email list
- On October 18, a letter and 300 flyers (bundles of 50 for each apartment building) were couriered to Woodcroft (a Woodcroft resident confirmed that the flyers were left in the lobby of each building (per the DNV's request)).

Site Signs

 Two PIM site signs were erected on October 18th and removed on November 8, 2016 notifying the community of the meeting as per District of North Vancouver requirements.

Newspaper Advertisement

A quarter page colour ad ran in the North Shore news on October 26 and 30

Attendees: (34) people signed in for the Public Information Meeting.

Comment Forms: 1 comment form was received at the Public Information Meeting.

In addition, the following project team members, and District of North Vancouver staff were in attendance.

District of North Vancouver Erik Wilhelm, Planner, District of North Vancouver

Project Team Developer: Citimark, Nelson Chan and Rebecca Nguyen

Project Consultants

Public Engagement and Planning: Laura Beveridge, Senior Planner, Brook Pooni Associates

Planning: Richard White, FCIP, RPP, RWPAS

Architecture: Duane Siegrest, Integra Architecture

Landscape Architecture: Daryl Tyacke, ETA

Construction Traffic Management: Mandy DiTrocchio, Ventana Transportation Engineers: Daniel Fung, Bunt & Associates

Facilitator

Catherine Rockandel, Rockandel & Associates

PRESENTATION SUMMARY

The development site is located on the west side of Belle Isle Place, and extends down to Curling Road. The site currently consists of eight single-family homes. The Larco development is located to the east, and single-family homes are located to the west and southwest.

PUBLIC COMMENT: Q & A (Index: Q: Questions C: Comment A: Answers)

- Q1 I am concerned about the dark paths and violent crimes that have occurred there in the past. My question is about vision and sites into these pathways, if they are all dark, I foresee that as being an issue with people looking for dark areas to do whatever it is they are going to do. For safety, has this been looked into?
- A1 All of the paths are bounded on at least one side by townhouses so there will be a lot of eyes on the street as you will. The major walkway connecting Fullerton and Curling will have pedestrians lighting and be fairly well light. Larco is taking care of that as it bounds their entire property. We are encouraging a lot of people to be out there using these pathways, more eyes, more people, less opportunity for crime.
- Q2 I have a few questions starting with the roundabout on Fullerton, I have never heard about that before. I guess it relates to the overall development area. We were told that the pathways from Fullerton down to Curling would be maintained and remain open during construction. I invite that person to try and walk there right now. Trying to walk here tonight by using that path, there was no signage to let you know there was no way to get through there unless you climbed a fence and jumped.
- A2 (Erik Wilhelm) That should not be happening. The idea was that it was supposed to remain open if at all possible. If it wasn't open there was supposed to be applicable

signage. I will look into that and follow up with you on that for sure. That rightfully should not be happening.

- Q3 Most of the information here is not on anybody's website, why? Neither is information about other developments in the area. In the future the district, and projects involved, should consider having all the information on their websites before public meetings take place so that it can be reviewed.
- A3 We will put this information up, about this meeting, on the Citimark website tomorrow. Laura is the main one go to person for this project. Her contact information is on all brochures and documentation that went out when canvassing in April in October

(Erik Wilhelm) In regards to the DNV website, I do know that we have somewhat limited information on it due to limited storage space on the website. That could be a point taken and maybe we can improve the amount of information that is online right now. We have been putting basic information up on the website and if people want more information they have to contact me for more information.

- C4 I appreciate you saying that the pathways should not be closed and that you will look into it. I have been to previous meetings when commitments have not been followed through. As an example, at previous presentations I went to, Larco made a commitment that during construction all access would be through Curling and not Fullerton. The District confirmed this but it was not followed through on. I made a complaint to the District and their response that came back was "Oh they changed their mind" or we changed or mind or who knows who changed their mind. So when I hear you say, that shouldn't be happening, how can I believe that?
- C5 So I hear that everything will be on the Citimark website, for this particular project, tomorrow. I suggest Erik Wilhelm, that you put at least a link on the DNV website, then you don't have to worry about space, to each individual development project. If we have it all in one place called Lions Gate peripheral or Lower Capilano peripheral planning, and we have a list of all those links with all the developers and architects, then we should all be able to navigate fairly well.
- Q6 Is the whole development going to be 3 stories plus a roof deck or is any of it going to be 2 stories?
- A6 The whole project is 3 stories and we do have an access with a closed stairwell to the rooftop
- Q7 Are they 3 levels from street level or is the 2nd level at street level and a basement?
- A7 The first level is the first level at the street, at grade. Not all the units are 3 storey, there are one, two and three level units. Those levels that have a roof have a roof deck. Some of the ones on the main floor just have deck space on the exterior. In terms of relationships to the neighbours, there are only 2 houses at the northwest corner and they are designated for re-development. We are trying to be very mindful of our neighbours but also trying to fit in with what is going to happen eventually on those properties. Those properties that are single family adjoining and the people that are on

> the other side of Belle Isle that are not part of the development right now will be accommodated, not by us so much in terms of access but by the District of North Vancouver. The District's guidelines give us guidance about how close we can go to the neighbours and we think it is going to be a good distance. Right now there is a strip between the two properties as well that is publically owned and that will become shared property.

- Q8 What is happening with the sewer down the lane?
- A8 Virtually all the services to the neighbourhood are going to be replaced. There is a plan in place for the area with all developers that looks at having services all replaced.
- Q9 Would you confirm that all underground parking for the whole complex is being accessed from Curling? Where are all the trucks going to go during construction?
- A9 All parking will be underground with access from Curling once construction is completed.

The trucks will be accessing both Fullerton and Curling and with the fact that Glenaire Drive will be open during the construction and thereafter. There are a couple of routes the construction traffic can go. It is sort of a circular sort of motion. To keep in mind, at the construction planning, there was effort and thinking what would happen during the peak hours. Thought was that traffic should go to the north during those specific times so that Marine and Capilano will not have construction traffic during peak hours.

- Q10 I am wondering where all the construction trucks are going to be staged or waiting during construction?
- A10 During peak hours there will be trucks parked in front of the developments owned by developers. The plan is to keep them flowing and moving them as fast as they can.
- Q11 Can you please clarify what the large red circle with the red arrow on the presentation slide through it is actually saying? It sort of says construction vehicle traffic routing but the dotted circle says open for local traffic, which means what?
- All The plan right now is going through the vetting with the District. There was originally an idea to try to alleviate traffic in this particular area and potentially have that area to Capilano open if possible. That is just an idea right now. The opening would only be for local traffic, right in and right out.
- Q12 It would have been really nice to see some of this information on a web site before we got here as it is a bit much to digest and then prepare ourselves to ask questions. Can you please explain to me what is happening at the north end, I see a road coming through and I am not sure where it goes?
- A12 This road here currently exists in the loop and the District has an idea to have a new road connecting from Fullerton to Glenaire.
- Q13 When this development is complete, what will happen with that road?
- A13 We don't control this area here that would be up to the District.

- Q14 Is there a turnaround at that point or what is happening?
- A14 For our project, it would terminate right here unless the District can acquire this parcel in the development timeframe for this project to finish off the road.

(Erik Wilhelm) The firm Urban Systems has done a functional design for this peripheral area and it has called for a smaller scale road of a maximum of 8 metres wide. The idea is to connect a road along the north end of Belle Isle Park that would connect onto Glenaire Drive. If this doesn't happen with DNV acquiring land, there would have to be some kind of interim turnaround.

- Q15 There is a large density of housing on the southern half of this development, I am curious as to how the fire department would access it?
- A15 Curling would be the designated fire fighting, fire truck route and that would not change
- Q16 I would like clarification of traffic patterns during construction. It looks like on your diagram that Fullerton is going to become single or one way and Glenaire will become one way, is that correct? I am wondering if this is for construction, what is the time period? Is this for your project or is this for all the projects, which would mean for a number of years?
- A16 During construction, local traffic patterns are anticipated to be unchanged. What will happen for construction traffic is Glenaire Drive will be one way going north to south.
- Q17 Erik there seems to be 3 sections of town houses, how is the fire truck to access the middle one?
- A17 (Erik Wilhelm) BC Building Code has basic minimum distance requirements and if I am correct I think it is about 45 metres. There is some difficulty accessing the "L" where there is not much roadway connection. We would be requiring consultancy reports that all BC Building requirements and fire safety standards are met. The multi use path that is going to be used linking Curling up to Fullerton is going to be constructed as a fire lane level so fire trucks could go down that path. There is going to be a fire truck staging area in Belle Isle Park, it will still look like a park but it could function as fire protection for the east side.
- Q18 Mandy from Vantana, you were saying that there is going to be one way driving on Glenaire and you are going to be having construction trucks stop in front of the projects that are being built along there. That is also a pedestrian route with no sidewalks and only one light. This is going to be very interesting with concrete truck pouring, construction trucks parked, pedestrians, strollers and dogs all at the same time. I would like to think that there is some consideration for safety going on here.
- A18 We have hired flaggers to insure the safety of pedestrians at all times. We take safety very seriously so each truck will have a flagger positioned accurately. Pedestrians are encouraged to stay on Fullerton where there is a sidewalk.

- C19 You have already taken out our pathway that goes from Fullerton down to Marine Drive. That pathway along Glenaire takes us across to West Vancouver, so you are blocking that off now to?
- A19 There is no plan at the moment to block it off. As I said before, we are trying to have the flow of traffic move along Glenaire, come into Fullerton and then onto Glenaire.
- Q20 On Sandown place, why is there construction vehicle traffic routing going north on Sandown?
- A20 That one would not be for this development, there would be another development in that area.

A traffic plan has been developed for all the developments being proposed, all of them will be managed in a similar fashion. One of the tricky things is to make sure people are coordinated. It will be in a public information meeting in probably about a month or two months. That is for the project that is north of Fullerton.

- Q21 If we look at the elevation of the building, something doesn't seem right. How can a person access the roof without you having a penthouse, small as it might be, but you have to have some structure there to cover the stairs access to the 3rd floor so shouldn't that be shown in these elevations?
- A21 These buildings have an exterior stairwell located at the rear so it is not visible from the top.
- Q22 I didn't get an answer to my question about the supposed round about on Fullerton but that is not my question now. You said that you have a car share plan and I see in the plans that you have one slot for a car share. Is that what you consider to be full requirement for car share in the future in this area? What is the requirement for car share in this area?
- A22 Belle Isle will have a car share stall but will also look at having a set program in place either by a third party and if a third party isn't available for this particular location then we will have a car that is shared by the strata privately and self run.

The Fullerton traffic circle is going to be located at the connection lane to Fullerton Avenue and is part of the functional design plan developed by Urban Systems and we got that from the District of North Van. It is also part of traffic calming measures in the neighbourhood. The traffic circle is in the functional design for this area and it is really just to slow down traffic in that area as well as improved streetscape and will also helpfully improve pedestrian realm as well

- Q23 Is it at an intersection of any kind or just in the middle of nowhere?
- A23 Roughly speaking it would be at the intersection of the current Belle Isle Place and Fullerton Avenue, right at the three way.
- Q24 What is the timeline for shovels in the ground?

- A24 We are at the mercy of the District. The best case scenario is fall of 2017 and we are estimating it will take 18 months to complete.
- Q25 If you are opening up Glenaire and Curling, what are you going to do to avoid bridge traffic from Capilano short cutting and going through Earls for example?
- A25 Eventually both Earls and Denny's will be redeveloped and access to Marine Drive will be closed.
- Q26 I noticed on some of your designs that you have stairs going up to basically second floor entry levels. You also talked about accessibility and aging in place, can you please clarify who is going to age in place where?
- A26 Stairs and townhouses are not good for aging in place correct. Some have ground level entries which do not have stairs and are designed to be adaptable
- C27 Talking about short cutting onto the bridge it sounds like this will probably be taken care of with this new design. What about short cutting back the other way? When Klahanie Park has a big event at the rugby field, when Earl's clients get out and they are heading to the Upper Levels, I strongly feel that there will be a lot of short cutting. It is important to remember that as we move forward on this. I know Citimark is a partner in the development on the north side of Glenaire and there are several properties that back on to Sandown. Some of the preliminary diagrams are similar to what we are seeing today in terms of density and height. You may call it a stacked town house but it is really more like, in some cases, an apartment building. It is important to remember that although it may be acceptable in this corner because you are closer to the village centre and closer to some of the commercial towers that when we agree to this peripheral housing policy that there is a step down required as we go away from the village centre. I think this level of stacked townhouse would not be acceptable closer to the river and over on McLallen Court and Sandown.
- C28 I am glad Erik Wilhelm is here and to find out about the connection between Belle Isle and Curling being closed and that it wasn't sanctioned by the District. I am glad that Larco will be encouraged to find another opportunity to keep it open instead of closing it off as they have done.
- C29 I am happy the topic of the lower level being accessed for the elderly or people with less mobility was brought up. Does that mean that these homes will virtually be three bedroom apartments? Is the idea that three families could be in one stacked townhome?
- A29 Stacked townhouses is a breed of townhomes, so townhomes could be rows, side by side but they can also be defined as one grade and then a series of stairs that are adjacent or beside it to take you up to the second level. There will be one family on the lower level home and another family on the upper stack of the home.
- C30 I like the renderings. The sun is coming from the north, unless we move to Australia that is not true. It makes me wonder if any of these images are true.

- Q31 What are the anticipated selling prices for these units or at least a range?
- A31 We have a variety of floor plans at Belle Isle. One bedrooms are approximately 550 square feet and will start in the high \$300,000. Two bedrooms are generously sized at over 1,000 square feet and will start in the high \$600,000. The three bedrooms are also generously sized at over 1,000 square feet and will probably start in the low \$700,000. Our premium park side plan that is one of the larger plans of the project will be well over a million dollars.
- Q32 How much per square foot is that?
- A32 To put into perspective Edgemont Village has a project that is selling at about \$1,200 per square foot. Downtown Vancouver projects range from about \$1,500 to \$2,000 per square foot. Best guess today is that it will be about 60% of what Edgemont is achieving. We are not really supposed to talk pricing right now because we don't even have approval yet.
- Q33 In terms of family occupancy, is it your view that the kids will play at Belle Isle Park and the new plaza? Is there a possibility that funding can be put aside to assist the funding of that park and the community facility?
- A33 The District asked us to provide land. We are proving connection through to the community centre, which is something that doesn't exist at the present time. That is a lot that Citimark has purchased already and we are doing a land exchange with the District of North Vancouver to create a larger park area. There have been no requests from the District for an endowment but it will be a brand new park when it is done not just a retrofit of the existing park. There is also going to be a brand new community centre so there won't be many costs for the near time. If you would like to suggest an endowment, you can put it on the comment sheet. We think the new park is a good contribution and will be well used and the District will want to maintain it because it will be a good thing for this community. The tax base is going to go up in this community considerably as well. Contribution to the District revenue will be considerably more than it is right now.
- Q34 When will the park be built? After the development is finished? It would have been nice with all the individual developments going on in the community, if they stayed with the setbacks and other things because there are still people living in the area
- A34 From our perspective we would like the park to be open about two months before we occupy the first unit so that our buyers get the park we are showing now. That is not up to us, it is up to the District.

(Erik Wilhelm) It is a little bit of an unknown but I think the District would like to have that park up and running and fully functional right before this development was completed. We don't really want new people moving into the community and having a work site in front of their new house. The district will work to try to align development in the area.

C35 In regards to the amenities contribution, for the new community facility there is a partnership between parks and recreation, arts and culture, the library, and Capilano Community Services, which provides seniors and youth programs and programs developed to support the community. Capilano Community Services is a non-profit and you may want to consider donating to them when they move in in a couple of years.

APPENDIX: FLYER PAGE.1

PLEASE JOIN US

Citimark Group is hosting a Public Information Meeting for our townhouse proposal in Lions Gate Village. Located at 2046 Curling Road and 1886 to 1956 Belle Isle Place, the proposal is for 87 three-storey townhouses, with underground parking accessed from Curling Road.

DETAILS

Date: Tuesday, November 1, 2016

Time: 6:00 - 8:00 pm 6:00 - 6:30 - Open House 6:30 - 7:00 - Presentation by Consultant Team 7:00 - 8:00 - Facilitated Question and Answer Session

Location: Grouse Inn Meeting Room

1633 Capilano Rd North Vancouver

MEETING LOCATION: GROUSE INN



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APPENDIX: FLYER PAGE.2

The Public Information Meeting will:

- outline key elements of the proposal (such as housing options and public realm improvements),
- present building designs (including building illustrations), and
- provide an opportunity to ask questions of the consultant team.

BELLE ISLE DESIGN CONCEPT



BELLE ISLE SITE MAP



PROJECT STATS

87 TOWNHOMES: 5 one bedroom homes, 42 two bedroom homes, 38 three bedroom homes, and 2 four bedroom homes

UNDERGROUND PARKING

PARKING: 165 parking stalls, 1 car share stall, and 60 bicycle stalls: accessed from Curling Rd

HOPE R HEIGHT: 3 storeys

IMPROVED PUBLIC REALM: new sidewalks and roads, enhanced green space, expanded Belle Isle Park, and public art*

QUESTIONS?

Erik Wilhelm,

Planner, District of North Vancouver t: 604-990-2360 e: ewilhelm@dnv.org

Laura Slater,

Senior Planner, Brook Pooni Associates t: 604-731-9053 e: Islater@brookpooni.com Citimark

APPENDIX: NEWSPAPER ADVERTISEMENT

PUBLIC INFORMATION MEETING

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Public Information Meeting Details

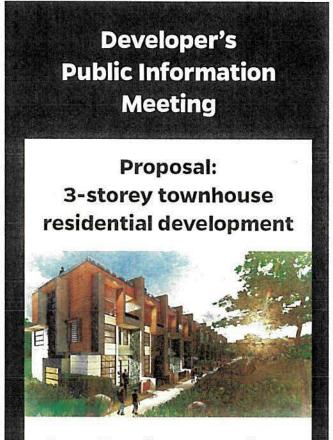
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Location:	Grouse Inn Meeting Room
	(1633 Capilano Rd, North Vancouver)



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<u>Please note</u>: this is not a Public Hearing. DNV Council will receive a report from staff on issues raised at the meeting and will formally consider the proposal at a later date.

APPENDIX: SITE SIGNAGE



6 pm, Tuesday, November 1 Grouse Inn Meeting Room 1633 Capilano Rd

Citimark Group 604-731-9053 x 109

This meeting has been required by the District of North Vancouver as part of the regulatory process.



PROPOSAL:87 Unit Townhouse Development in Lions Gate AreaPROPOSAL ADDRESS:1886-1956 Belle Isle Place and 2046 Curling RoadDEVELOPER:Citimark Development Corp.

To help us understand neighbourhood opinions, please provide us with any input you have on this project (feel free to attach additional sheets):

In this dense new Community Suggestion ! nl NRTH V Your Name Street Address

The personal information collected on this form is done so pursuant to the *Community Charter* and/or the Local Government Act and in accordance with the *Freedom of Information and Protection of Privacy Act*. The personal information collected herein will be used only for the purpose of this public consultation process unless its release is authorized by its owner or is compelled by a Court or an agent duly authorized under another Act. Further information may be obtained by speaking with The District of North Vancouver's Manager of Administrative Services at 604-990-2207.

Please insert your comment sheet into the comment box provided at the Public Information Meeting; or alternatively, mail or email your comment sheet (no later than November 25, 2016) to:

> c/o Erik Wilhelm, Community Planner District of North Vancouver - Community Planning Department 355 West Queens Road, North Vancouver, BC V7N 4N5

> > Email: ewilhelm@dnv.org



PROPOSAL:87 Unit Townhouse Development in Lions Gate AreaPROPOSAL ADDRESS:1886-1956 Belle Isle Place and 2046 Curling RoadDEVELOPER:Citimark Development Corp.

To help us understand neighbourhood opinions, please provide us with any input you have on this project (feel free to attach additional sheets):

rlevelopme. 100 Centr Krvice Ider Custonel 41.12 Green Your Name Street Address

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Document: 3021069



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To help us understand neighbourhood opinions, please provide us with any input you have on this project (feel free to attach additional sheets):

Page lof 2

I have a number of concerns about the 1886-1956 Belle Isle Place and 2046 Curling Road – Citimark Development Proposal that should be addressed. They are as follows:

1/ Permanent Access: Permanent access into the development area both for emergency access and ongoing day to day functioning of the development does not appear to have been provided.

- Emergency access for both fire and ambulance into the development area appears problematic as
 there is not road/lane access to much of the development area. How will quick safe access be
 achieved?
- Also there appears to be no access for moving trucks or other large vehicles to access the townhouse units. How will this access be provided?
- It looks like a road/lane access will be required in the newly proposed Belle Isle Park will be required. Is this the case?

2/4 floors of living space above grade: The Citimark proposal shows 4 levels of living space above grade, including stairways extending 4 stories above grade.

- This 4 floors of living space does not fit with the 3 story townhouse concepts presented in the planning phase of the Lower Capilano Periperal Housing Policy. Please remove the 4th floor of living space.
- The 4 story (above grade) stair towers in the Citimark proposal do not meet the 3 story building height limit. Please remove the 4th story of the stair towers.

Your Name

Street Address

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To help us understand neighbourhood opinions, please provide us with any input you have on this project (feel free to attach additional sheets):

Page 2 of 2

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3/ Area 1 Transition: The Citimark development does not consider or address the Lower Capilano Peripheral Housing Policy:

- The proposed development has 4 stories of living space looking straight down into my single family house's backyard. This does not seem appropriate and does not fit with the Periperal Housing Policy. How will this be fixed?
- Please have Citimark respect the step-down requirements to adjacent single family homes.
- Please remove the 3rd floor and the 4th floor stair tower from the Citimark proposal adjacent to the single family residences to match the Periperal Housing Policy requirements. NOTE: Both these features look directly down into my backyard (and will also remove the morning sun and shade my yard).
- NOTE: This is reducing the livability of my single family home and could lead me to being pushed out of the neighbourhood.

Your Name

Street Address

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> > Email: ewilhelm@dnv.org

Erik:

My concerns regarding this project arise from the November 1 public information meeting, as follows:

1. **Stacked townhouse design:** After the meeting, I realized while I may not be opposed to stacked townhouses as a principle, I am strongly opposed to this one. I find it difficult to imagine any demographic willing/able to pay \$1M for a unit walking two flights of stairs to the basement parkade (up or down) on a daily basis. If it's young families, picture mom carrying baby, groceries, purse up two flights from the car. If it's a senior "aging in place" with a walker or cane? Teenagers thundering up and down?

2. **Emergency vehicles** Little or no access is available for ambulance or Handi-Dart to those middle units that fire trucks can't reach.

3. Stairs: Do upper units share indoor stairwells to parkades or have individual stairwells – lot of space needed for stairs. As for front stairs: pouring rain, no porch to protect from rain while holding shopping, toddler or walker, umbrella and getting out door key. Do front stairs block windows of lower unit? How far do front stairs extend in front of the building? As for the outdoor stairwell to roof deck, somewhere it has to connect to the inside of the unit. And with rain pouring down this stairwell will it collect water?

4. Canada Post: No one mentioned mail delivery either. Canada Post will probably want community mail boxes for all the townhouse units in the peripheral area. No one has suggested where they might be placed.

5. Building layout on property: Another issue is the crowding of units onto the property. PC Urban gave a much clearer image of how the units fit on the property, What we were shown for this project shows extremely narrow passageways between the buildings with neighbours able to look into adjacent units – minimal privacy. While the project purportedly meets the allowable 1.2 FSR and ground coverage (50%) for this property, the visual depiction does not.

6. Construction Traffic: With all the concurrent construction planned for this area, a oneway construction road makes sense. However, this is also the main walkway for pedestrians and cyclists through the area to West Vancouver transit and shopping. This road has no sidewalks and minimal lighting (south end of Glenaire is unlit). Construction workers parking, construction vehicle movement, cyclists and pedestrians (with walkers, strollers, dogs and wheelchairs) will increase risk of accidents. As it is for the Larco project now – we have lost our safe walkway to Curling, and are now using Fullerton Road to by-pass Larco construction barricade (sidewalk is blocked with end of Sewage Line?). Need I remind you that this is the second of about 6 townhouse projects planned for the same area.

As for prepared for the meeting: PC Urban would get an A, Citimark barely scrapes by with a C. If it hadn't been for the leading the Q&A it would not have gone well at all. Too

much motherhood and apple pie, too little development plan details. And by now, I would think the guy from Bunt could give a coherent talk in his sleep rather than the hand-waving effort he gave at the PIM.

And there's another point about lack of prep for the meeting. Ventana has its job cut out managing this – don't know whether they do the day-to-day during construction or just the pre-planning. Either way it's a challenging role and I 'm glad someone is tackling it. It would be a good idea for them to actually visit the road that is critical to their plans – and to do that visit on a dark rainy late afternoon in November.

Overall I would reject this proposal as it is currently presented. I would recommend a standard townhouse design (eg not stacked) as not suitable to the location. Given the proximity to the park and high visibility to its neighbouring developments, I also think the curb appeal from a marketing aspect would be increased.



Louise Simkin

From:James GordonSent:Friday, May 12, 2017 1:34 PMTo:Louise SimkinCc:James GordonSubject:FW: [REDIRECTED]Public Hearing Bylaw 8230 & 8231 - 1886-1956 Belle Isle Place and
2046 Curling RoadAttachments:BellselslandPlacePublicInputMay12Version.pdf

From: Hazen Colbert Sent: Friday, May 12, 2017 1:24 PM To: Mayor and Council - DNV; James Gordon; James Gordon Subject: [REDIRECTED]Public Hearing Bylaw 8230 & 8231 – 1886-1956 Belle Isle Place and 2046 Curling Road

Please find attached input for the matter - Public Hearing Bylaw 8230 & 8231 – 1886-1956 Belle Isle Place and 2046 Curling Road .

The submission has been prepared over a period of nearly three years. It includes extensive research from published reports, court documents, official records, video reviews and in-person interviews and on-the-ground experience.

An example - accounts of alleged and possible chicanery including premium brands of alcohol being wrapped for delivery, backpacks being filled with booty, golf tournaments used for horse trading and the statement made re the Buick are first-person accounts made by **me**, while observing <u>directly</u> the occasions.

If something is not an absolute, verified fact, it is a political statement.

I am not an activist or an agent for broad social change and/or social engineering.

I do not protest, carry signs etc.

I raise my concerns in writing, in person with elected officials and through the courts. Those are my rights in Canada as per the Charter, and in a democracy.

I do not bully or threaten.

But I do speak out, sometimes loudly and forcibly and I do not play fools gladly.

I am a simple fellow who is engaged and passionate.

I am an advocate for specific LBGTQ issues including affordable housing, and specifically affordable housing for LBGTQ seniors, an example at this link.

https://lalgbtcenter.org/social-service-andhousing/senior/triangle-square-affordable-housing

Triangle Square – Affordable Housing - Los Angeles LGBT Center

lalgbtcenter.org

The Los Angeles LGBT Center's Triangle Square is the nation's first and largest affordable housing complex for low-income lesbian, gay, bisexual and transgender ...

The first step in providing affordable housing for the LGBTQ community is creating any supply of affordable housing, housing being a human right. CACs are a form of funding as would be land disposition.

The attached submission at public hearing is a prayer for human rights. It also is a request that governments ensure that people pay their taxes and municipal levies, that public land be treated as a jewel, particularly land materially adjacent to waterways and priced accordingly when sold to private interests, and that CACs be collected, reconciled and actually spent on the community. If this project passes final reading and/or receives a development permit <u>without</u> a commitment of 30+ units of truly quality, affordable housing, restructuring of the public land transaction, a material increase in CACs, along with remediation of Yin issues there is risk of push back.

At present CACs are calculated at \$324,000. Such a piddly amount is ridiculous. This project will generate <u>conservatively</u> about \$104 million in revenue (87 units x \$1.2 million). Typical net profit is 15% of revenue or \$16 million. That \$ 16 million in profit is entirely because of municipal rezoning. So shouldn't the municipality be sharing the wealth? So I propose CAC's of \$8.7 million be set aside and targeted for an affordable seniors' rental building on the east side of Capilano Road. Yes I will write it again and let you take a breath – CACs of at least \$ 8.7 million set aside and targeted for an affordable seniors' rental building on the east side of Capilano Road.

Where will \$8.7 million come from? It comes from the context of Mr. Richard Wonzy's research and the conduits described in the Panama Papers herein.

If families with alleged incomes of \$66,000 a year can afford a \$1.2 million townhouse, then they can pay \$1.3 million, an extra \$100,000 each times 87 is \$8.7 million.

I have already stated my concerns re the land sale.

The possible particulars of potential push back are well laid out in Appendix 1.

Two additional referenced documents herein - a police report, and a report of a homicide are not included in the written submission to respect privacy. They will be available at the public hearing solely only in the event there is a challenge such events occurred. They will not be distributed widely. Since several sources in the submission come from outside Canada, I have redacted where appropriate. I am not expert in such matters.

Other redacts include the names of local actors on the municipal stage to avoid any conflict or confusion, and frankly just to be a nice guy and show compassion. Much of what is legal in BC is not legal elsewhere in Canada. As a result of me spending near 44 years in Ontario and Quebec, I was socialized not to accept as legal many situations which are considered normal municipal business in BC.

In some cases the names of local actors are included. Those names come from published official DNV documents and videos of meetings, or equivalent.

The redacts may be lifted only by formal request through an authority OR, if later, I deem lifting is in the public interest. Requests can be made through an application or petition to the Supreme Court. I alone will decide what is in the public interest. Lifting redaction through technology such as document conversation etc is **absolutely strictly prohibited**.

I look forward to the public hearing where I will fully speak to content of this submission.

I genuinely believe the decision to proceed with the application has already been made and I lay out conclusive evidence of that position herein. Yet we should get a commitment to affordable housing and several million dollars in CACs before proceeding.

4

Warm regards,

Hazen S. Colbert



The contents of this email represent solely the opinion/position of the writer as a private individual and is intended solely for the people who received it.

El contenido de este correo electr??nico representan ??nicamente la opini??n / posici??n del escritor como un particular y se dirige exclusivamente a las personas que la recibieron.

Le contenu de ce courriel repr??sentent uniquement l'opinion / la position de l'auteur en tant que personne priv??e et est destin?? uniquement aux personnes qui ont re??u il.

Building a Caring Community



Hazen S. Colbert North Vancouver, 2017

"An attempt by a passionate and engaged resident of the North Shore to shift land use policies from avarice to favour Human Rights and home affordability, and to shift us, if only incrementally, toward a more just society." 2 | Page

Preamble

This submission at public hearing prays for human rights. It is a prayer, in the form of a civil and peaceful request that elected officials apply our Rights as residents of this great country under the Canadian Charter. Under the Charter Section 6, Canadians have the right to live anywhere in the country on any street, to move from place-to-place. Canadians have the human right to quality, affordable housing. The wealthy are responsible for paying their taxes. Elected officials are responsible for ensuring these rights are protected, and that responsibilities are enforced.

The Belle Isle Place project denies those rights and snubs the responsibility. Yet, the avaricious proponent is doing what private businesses do: seizing advantage of an opportunity created by rezoning, in the absence of regulation and the lack of integrity by **some** municipal actors on a local stage, to earn a ransom in untaxed wealth. It is the responsibility of the local government that applied the rezoning to ensure the wealth is shared. Our local government, to date, has failed that responsibility.

That failure borders on negligence & fraud and includes refusing to even acknowledge let alone accept criticism. It includes censoring people with whom it does not agree. It includes misrepresentation from both municipal hall and even out of the offices of its external legal counsel. It includes oneway southbound Translink fares across a bridge for those who do not measure up to its social class standards, a process not dissimilar to the poor souls sent on the trains to Dachau. As a result of my condemnation of <u>some</u> of my elected municipal officials, I expect violent opposition to this true submission in which the truncheon will be called in to subdue me as I speak during the Public Hearing or later. Has the greed and venality really come to that? Is that really a form of public discussion?

I provide candid information, <u>all factual</u> which I disclose regarding the Belle Isle Place application, an application which bastardizes affordability and plunges a dagger into the heart of community consultation and land use policy. Ownership of land may be a private matter. Use of land is public.

The first attempt to publish this account partially was censored and obstructed by the District of North Vancouver. I will not be bullied by my elected officials or by other municipal actors to step away from the right of Canadians to quality, affordable housing. I will not accept recompense to remain quiet as I see the public good and public assets swapped under the table with private parties for cash that never makes it to the public treasury. 3 | Page

Unlike some actors from the theatre of the absurd described herein I will not flee to the barrens with bounty fleeced from a system of fractured land use planning. Those actors should be dragged back kicking and screaming, by the damn scruff of the neck to face the very most severe legal consequence.

The approach I use in this written submission to a public hearing is one that is unconventional. It is first rightly and contrarian to the narrative found in the formal presentation which is delivered through a rose coloured lens. Pushback to the fluff in the presentation is necessary. I then present what this project could be if we were focused on building a caring community. A balance is required on the public stage. I provide that balance.

I may use invective and vitriol freely against the application, the collectives involved and the process because such an approach is appropriate and is allowed at public hearing, but not against the individual actors who are responsible for bringing it onto the municipal stage except by reference to official documents. They may not know that what they do. Yet, make no mistake about it. It is now no holds barred against fraudulent process and corrupt actors.



I take this approach because like Howard Beale," I am as mad as Hell and I won't take it anymore." I am not alone. I have the resources to speak up and fight back against the bullies including the corrupt moneyed class and their political associates. The historical reality is that rebuilding after a successful revolution does not happen until subsequent a house cleaning. As simple folk now pivot to revolt against fractured land use policy and systemic municipal corruption, I expect Maurice Chevalier to cross the stage and metaphorically, with absolute authority/rights covered by political expression, guillotine this application **and all others** similar in Lions Gate that follow. In parallel, my bit will start at public hearing then I will park myself at the sales office.

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I have been criticized, judged, condemned and censored for my use of vitriol. There are those who focus on adminisitrivia of random words rather than facts and substance of corrupt municipal land use management, tax evasion and levy cheating. Those people are breathing, fascist anachronisms from a century past, timid enablers who are fearful to challenge a fractured and corrupt system. They perpetuate the status quo of a system of corrupt public decision makers who have bellied up to the public trough for decades high on the hog with the public teat, so much so they bring real meaning to the phrase, "**There is no like an old like an o**

If you have a weak stomach, you may want to avoid Part 1 of this account. You are going to read about sleaze, assaults, cross burnings, fraud, unsolved homicides and unbridled greed. All fact and all documented. Be aware every word and every statement has been triple checked so that no one by name is impugned or defamed. When I quote someone, I quote their exact words.

This account and details within it may not change the approval of the bylaws which appears was made several months, perhaps years ago, by a venal municipal hall. It hopefully will change the timing of redevelopment and the land use outcome by persuading the inclusion of a supply of affordable housing and much greater CACs. It might curb systemic tax evasion.

It may help future home owners decide if the seedy neighborhood is where they want to live. It may serve to deep-six all future related applications that fail to include a material component of affordable housing.

The words of this submission apply only to Lions Gate and to the development the subject of this public hearing. Other location references are solely for comparison. The integrity of those locations is laid out in the presentation attached.

Our beautiful North Shore offers many options, **all** clear of the cloud of venality that hovers over the Lions Gate swamp. I do not exit my car in Lions Gate to avoid the stench of corruption, tax cheats and levy evasion. I have sympathy for what the good and honest people have lived through. Yet nothing is as queer as folk.

Governments are expected to intervene to protect their citizens not to exploit them and impose angst on them, and not to intervene to transfer land rights and the associated public wealth to private business interests.

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Municipal Hall created an Affordable Housing Policy then shelved it like a song written that will never be sung. It established CAC requirements then promptly waived them. Such behaviour must draw written and oral ire and punishment, and not only on election day but every day.

Municipal hall should be proud of its actions. On this file, to date, it can only be embarrassed. I pray and trust DNV Council will consider Charter Rights and Human Rights going forward including affordable housing.

Once more unto the breach, dear friends, once more....

Part 1: Cruelty, Sleaze and Venality – An account of the dirty underbelly of land use planning in the District of North Vancouver, specifically in Lions Gate Village.

The dark side of the Force, driven by greed for power and money. An obstacle to transparency, equity, equality, justice, anticorruption, and democracy.

Edwy Plenel, French journalist

Introduction

In 1982 a series of real estate transactions occurred in Ontario. They were the subject of the book *Public Money*, *Private Greed*.

It was those transactions plus others that crystallized my involvement in municipal issues including housing issues and lead me to join the Toronto Affordable Housing Committee chaired by John Sewell in 1988.

Since then I said, "I have seen it all." But standards for sleaze are upgraded yearly. Lions Gate is the new standard. I left Ontario in the 1980s and has not been photographed or heard from since. See Appendix 2.

In about 1994 came the book "On the Take – Greed, Crime and Corruption during the Mulroney Years." The author was Ms. Stevie Cameron. She identified substantial cash payments made in manila envelopes to disgraced ex-Prime Minister Brian Mulroney while in office. He vigorously denied the payments, then years later confessed to three such payments of \$75,000 each.

Two excellent books about the co-mingling of corruption among government and the private sector, at cost to everyday people. The location and the names might have changed in 35 years but not the outcomes, mainly the fleecing of Main Street by governments who shower their *preferiti* with largess, and treat the needy with disdain. Someday there will be another such book. Perhaps it will be about the corruption across the Lower Mainland regarding land transactions whereby, in some cases, willing municipal accomplices *cozy-upped* to developers at the rubber chicken circuit and fleeced ordinary people.

An example is the recent chicanery in the City of Vancouver involving land swaps with the ubiquitous popping up in the cast in the role of usual suspect.

http://vancouversun.com/news/local-news/rcmp-federalunit-investigating-controversial-vancouver-land-swap



RCMP investigating controversial Vancouver land swap

vancouversun.com

A complaint has been filed with the RCMP concerning a controversial City of Vancouver property exchange involving a luxury condo tower to be built in Yaletown, Postmedia has learned.

RCMP investigating controversial Vancouver land swap

A complaint has been filed with the RCMP concerning a controversial City of Vancouver property exchange involving a luxury condo tower to be built in Yaletown, Postmedia has learned.

Complainant Glen Chernen of the South Vancouver Parks Society began forwarding information to investigators last fall, and officers confirmed in late March that they are continuing to investigate. They are interested in the development of a former City of Vancouver property at 508 Helmcken, information obtained by Postmedia shows.

This complex and previously confidential land exchange and development deal involves the City of Vancouver, B.C. Housing, developer Brenhill, and Vancouver realtor Bob Rennie, among other players. The deal was approved in-camera by Vancouver council in October 2012.

The deal started to move forward in late 2011, when Brenhill approached city officials with a land swap proposal, which was based on the construction of about 162 new social housing and affordable units on property owned by the developer at 1099 Richards, in order to unlock the re-development potential of a valuable piece of city land at 508 Helmcken, city documents say. Social housing units had been built on the property in 1986, and it was encumbered by a long-term lease to a social housing operator.

As plans moved forward in 2012, the city's Helmcken property was valued internally by city staff at \$15 million, for the purposes of the land exchange proposal with the developer in January 2013, documents show.

About two weeks later, in February 2013, a private appraisal commissioned by Brenhill showed that 508 Helmcken would be worth \$80 million if rezoned as planned, Postmedia learned from B.C. Housing officials last week.

Now, four years after the city gave 508 Helmcken to the developer at a \$15-million value, it has been assessed as high as \$130 million by B.C. Assessment, and documents show that it could be worth even more at market rates.

The social housing project at 1099 Richards has now been completed and handed over to the city. And Brenhill has reportedly pre-sold the majority of units for its planned mixeduse, 36-storey luxury tower, including 454 residential units, at 508 Helmcken. MLS data shows units are being marketed by Rennie Marketing Systems, in connection with sales brokers at offshore-focused real estate companies, including New Coast Realty and Magsen Realty.

A 1,781-sq-ft, three-bedroom apartment in the yet-to-be-built luxury tower sold for \$3 million last summer and a larger threebedroom unit sold for over \$3.5 million, Postmedia has learned.

Many documents related to the deal have only been disclosed by the City of Vancouver and B.C. Housing as a result of the steady pressure of freedom of information requests from community activists, and litigation, including a 2014 B.C. Supreme Court challenge which successfully quashed the deal's rezoning. A judge said the city's public process for the deal was inadequate. But the city won an appeal in April 2015.

Critics are asking whether city taxpayers got fair value in the extremely complex deal. There are also questions about whether the social and family-friendly housing benefits that city planners promised have actually resulted.

William McCarthy, a private developer, real estate consultant and past president of the Real Estate Institute of Canada, studied recently made public documents in order to provide an opinion on the controversial land swap.

"From what I have seen to date, the city and its taxpayers did not receive either financial value or ancillary benefits from this convoluted transaction," McCarthy said. "Rather than ... first commissioning a comprehensive property appraisal, engaging independent real estate experts to guide them, and then offering their site for sale in an open and fair bid process, the city instead ... did the exact opposite."

NDP housing critic David Eby has asked why B.C. Housing, which is mandated to provide social housing, provided a previously undisclosed \$39-million loan to Brenhill. The loan in 2016 required reporting of pre-sales progress in the luxury tower.

It has also been revealed that realtor Bob Rennie was involved in bringing forward the loan proposal to B.C. Housing's board, while Rennie was a member of that board, in November 2013.

Rennie recused himself from the discussion and approval of the funding for Brenhill from B.C. Housing in the deal, documents show. But B.C. Housing officials refused to disclose to Postmedia why Rennie recused himself.

This week, Rennie did not respond by deadline for information on this story. The developer Brenhill also did not respond to requests for information on the timing of its agreement with Rennie for this project.

"Bob Rennie was appointed to the B.C. Housing Management Commission's Board of Directors on April 27, 2012 for a two-year term," B.C. Housing stated in response to questions from Postmedia. "We are not aware of any contractual relationship he had with Brenhill."

Rennie conducted himself in a similar fashion when the loan came before the B.C. Housing commissioners in February 2014. On that occasion, meeting minutes reveal that Rennie "left the boardroom due to the perception of a conflict of interest with this project."

Documents obtained by Postmedia show that, in 2012, the city authorized its head of real estate services Michael Flanigan to negotiate directly with Brenhill, without the city hiring a thirdparty appraiser. Flanigan determined that Brenhill's land at 1099 Richards was worth \$8.4 million, and the city's Helmcken lot was worth \$15 million, the city told Postmedia.

In September 2013, after stick-handling the land exchange deal for Vancouver City Hall, Flanigan left his job to take a position at B.C. Housing. He wrote a report in November 2013 which was used to support a construction loan from B.C. Housing to Brenhill for the project. The report was based on Brenhill's February 2013 private appraisal of the 508 Helmcken property, B.C. Housing told Postmedia. Flanigan's November 2013 report to B.C. Housing's board said: "The underlying residual land value of the city lot once rezoned is estimated to be \$80M, therefore, B.C. Housing's security should a default occur remains robust. ... (I)f the City is unable to approve the rezoning enactment and subsequent density increase ... it could result in the project being reevaluated by Brenhill for financial feasibility."

In response to Postmedia's question about when Flanigan became aware of Brenhill's appraisal, B.C. Housing spokesman Mat Loup said: "Garnett Wilson Realty Advisors Ltd. conducted the appraisal on February 13, 2013. B.C. Housing staff reviewed the appraisal on October 22, 2013, at Brenhill's offices. Michael Flanigan was not aware of the existence of the appraisal and was only made aware of it following that meeting."

In a March 28 technical briefing to reporters, a B.C. Housing official argued that the agency's involvement in the Brenhill project was justified and delivered social housing units at no cost to taxpayers. Brenhill has repaid its \$39-million loan to B.C. Housing, the official said.Meanwhile, Chernen of the South Vancouver Parks Society continues to forward newly disclosed information to the RCMP.

Are all politicians and business people corrupt? No not at all, particularly politicians at the Provincial and Federal level who, as a rule, subsequent to Mulroney as Prime Minister and the Harper appointed Senators are almost always beyond reproach. Truly in those 24 years, one can count the bad apples on one hand and fingers left over.

There is however a reality. More people are made wealthy, very wealthy through real estate than through any other business. Real estate decisions are made at the municipal level. So the incentive to stray from the straight and narrow is greater in that business than elsewhere. The response is a far greater degree of regulation, oversight and governance than exists today. **The core of the problem is tax & levy evasion.**

There are people who say the electoral process is the final arbiter. Human rights such as the right to housing are too important to be left solely to the electorate who, at best, turn out at 18% during municipal elections .

We in the DNV might think we are above the sleaze found on the federal stage in Ottawa or in larger municipalities. **No** we are not insulated from such shenanigans, not at all. Perhaps the Shore could benefit from a book detailing the sleaze that defines our municipal governments; from the years of theft at the DNV's Crown Street facility and the Northlands Golf Club, through the alleged invoicing fraud of the NSMBA to the very existence of the Lonsdale Energy Corporation.

Some Facts and Details of Municipal Corruption

There are a variety of ways that municipal actors share bribes and graft, some of them very slick and near all legal in British Columbia, not elsewhere. Most elected officials and senior staff genuinely do not recognize these occasions are corruption. They are not trained or educated to detect it. Most of the ones that caught did not have a mentor telling them that, "Loose lips sink ships." Near none are punished.

Just one example of the sleaze is called by its code name - Christmas Cheer.

During the festive season, enter into the offices of for developers and their associates and you will find a conference room or the basement archives filled to overflowing with crates of Crown Royal, Glenfiddich, Bordeau etc where an intern wearing surgical or the equivalent gloves can be found wrapping them for discretion and attaching two post-it notes with an identical number inscribed to the wrapped case. The intern has no idea why she is performing such a function.

The numbers on the post-it notes correspond to other numbers on another sheet of paper. The second set of numbers correspond to street addresses on a sheet of paper held only by the office manager or the CAO with the letterhead of the law firm with the word **PRIVILEGED** in **BOLD** at the masthead.

During the day trusted couriers will drop the crates off at the addresses. The couriers also have no idea what they are delivering in some cases. The same couriers are never used two years in a row for the same address.

There are no identifying marks on the wrapped crates indicating sender and recipient. The page with the addresses must be returned to the office manager at the end of day.

In some few cases the crates will even include cash but not in envelopes. It is a trade secret why envelopes are not used – except in some cases, red envelopes. The recipients are often contractors as well as other suppliers and associates such as property managers and members of the credit committee at select lenders (not so much since the 1990s when OSFI started to audit the bank files and found what are euphemistically called "love notes" – thank you letters from the most senior bankers (CFO CEO etc) back to the municipal actors LOL). Mixed in with those parties are elected officials, sometimes senior municipal staff decision makers and sometimes **End**

for

the trade). Thank former ending all such known activities with the many years back.

The very **sector** receive recompense to look the other way in the event of complaints of **sector by** municipal actors. When I submitted absolute **proof** of corruption in **sector** the **sector** told me, "We do not investigate municipalities."

In certain instances and at one time even **Exercise** (1) **Christmas Cheer**. They were all once practicing lawyers. Ever wonder why a complaint by certain judicial and elected parties to police results in an immediate response no matter how frivolous?

The practice among the **second** has mostly disappeared as a professional **second** evolved from the traditional *pork-barrel-old-boy-network* that existed for so many years past, but look to some decisions by the much older **second** (they are <u>ALL</u> male and Caucasian) who remain stuck on the bench like wet clay to your shoes after a rain, which **always** favour municipalities and their developer *preferiti* over other parties, and it is easy to determine which of the **second** still enjoy their **Christmas Cheer** LOL.

are used to distribute the booty so they can claim privilege in the event their records are ordered into court. All the crates are paid out of cash. It is not usual for a law firm to represent both a developer and a municipality, clear conflict of interest but it makes it even easier to cloak payoffs. It is the *dirty underbelly of municipal management* but a reality. BTW lawyers only claim conflict of interest when they want to ditch a client.

Untraceable correspondence, today most through Apps such as WhatsApp, is used to advice notice of delivery and a thank you. In the old days the thank you was the wink of an eye or a nod of the head in passing.

Slicksters these municipal actors. I have seen it all.

Christmas Cheer is not the only scheme that exists. We have (2) The Rubber Chicken Circuit, (3) The Box @ Rogers Center and the ubiquitous (4) Golf

Tournament where insider information and cheques change hands from the 1st hole to the 19th hole – many of cheques have real value to charities *but not all* – it is the platinum, gold and silver hole sponsorships that are most suspect. The sponsorships are not for charity. They come out of the marketing budget. Not always but too often the golf club risks being a conduit for exchanging inside information and money among municipal actors. Horse trading on the golf course has now become institutionalized while cloaked as purely a public service and recreation. In fact many municipal actors do not even have awareness that what they are doing is wrong.



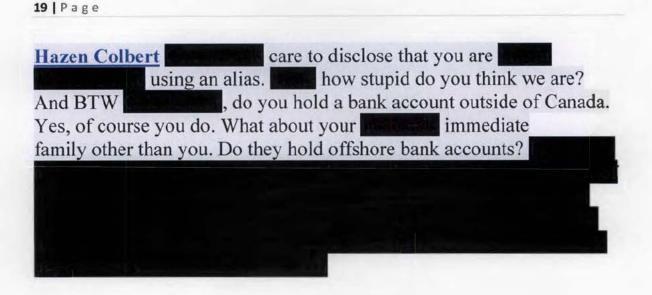
Municipal insiders will deny until they are *blue-in-the-face* that such activities take place. Methinks they doth protest too much! **Characteric** claim privilege. An example of the denial follows:

A DNV Facebook post praised the teamwork of local politicians regarding upgrades to Highway One. I challenged the credibility of the praise. Out of the blue, unsolicited, I received a harsh and demanding question.

I did not recognize the name of the author of the question. I later determined it was **second and a second determined** it was **second determined** using a surreptitious identity. Searching further I learned that **second determined** likely received financial benefit from donations to the **second** 2011 election campaign. Learning of that benefit raised my eyebrows as, during a public hearing in 2013, a person that tried to address the issue found himself censored by the **second** and his microphone shut off by the **second**. The person was so distraught over the bullying he could not continue. Here is the Facebook exchange:

Hazen Colbert Feedback from the DNV? Are you kidding? Up until the election of Justin Trudeau the DNV fought in every possible way going back decades against an East-West connector on the North Shore, and improvement of Highway 1. There is a reason why there has been no improvement in Highway 1 from the Cassiar Connection to Lion's Bay in 40 years despite the remainder of the Highway being upgraded. The number 1 reason is the municipal governments in the DNV, CNV and DWV who have spent their time cozying up to developers and emptying the public treasury to their preferiti.

developers and "emptying the public treasury"?



Add to the above are the granddaddies of sleaze, the Union of British Columbia Municipalities (UBCM) and the Federation of Canadian Municipalities (FCM) Conferences.

Prostitutes are booked for the event months in advance.

In a truly bizarre occasion, in 2015 the FMC organized a tour of the bars and brothels of Edmonton in order to familiarize FCM attendees with locations and custom to acclimatize the attendees to the city! Shuttles were supplied for attendees to avoid the need to pay for taxis.

10 p.m. – 12 a.m. Study Tour Life after Dark Join the City's inter-agency Public Safety Compliance Team on an after-hours tour as it visits and inspects licensed establishments in one of Edmonton's most popular entertainment zones. Learn how the team's cooperative approach to compliance has significantly improved public safety, and explore complementary initiatives led by the City of Edmonton to proactively support a safe and vibrant nighttime economy. Casual attire and appropriate footwear are required.

All the right words are there: "*inter-agency, compliance team, cooperative approach, complementary activities, night time economy.*" As someone who is in bed by 10 every night unless there is a hockey match finishing up I find the entire concept pure silliness.

Again one cannot make this stuff up. The largess and graft at these events is unparalleled.

I once sat in a meeting where we discussed what the team could provide as a gift to a municipal insider who would be a guest speaker to a hand-picked private audience. I suggested a Cross pen, another party suggested an Eskimo carving and yet another – guess which category of actors he represented said, "A Buick." It was not a joke.

Here is but one example of how the payoffs are made:

Attendees are invited to an event, an event that would attract little interest such as presentation regarding *Managing Carp in Urban Streams* or *Pedalling Towards Biodiversity*. Who cares? At the event something like an inexpensive generic backpack is handed out with perhaps a retail value of \$49. No big deal right? Ever open the backpack? Inside one will find Oakley sunglasses, Apple tablets, \$\$\$ gift cards, sports & concert tickets etc. The

full time to receive municipal elected officials, staff and other guests! Call them and confirm your attendance lol.

There are two more bizarre aspects of UBCM and FCM.

One is that these events are so important to stuffing pockets with booty that many BC municipalities actually put the event into their formal meeting schedule so that nothing is planned to conflict with it!!!

The second bizarre aspect is that UBCM is normally held in the City of Vancouver which should allow many local attendees to forego the need to stay overnight at local hotels since their homes are but a short commute away. Nope. Some attendees who are actually within a short Skytrain ride will spend two nights at hotels **because it is after 10pm when all the fun starts.** What goes on at UBCM stays at UBCM!! You can look it up. Some people have taken exception to the graft publicly.

In municipal government one knows one has arrived when they are invited to put their name on the condo VIP presales list. Here is how it works:

Legal counsel for a developer suggests in private conversation with an intermediary that a local municipal decision maker put their name forward for the proposed condo tower's VIP presale list. Their name is actually an almost untraceable number. The decision maker establishes a numbered company usually registered in Alberta. The company will have the decision maker or a trusted 3rd party usually a family member as the sole director.

Before the supply of condos is made available to the public, the VIP list acquires a select number of condos. These condos are the ones listed in the original development application and marketing material as "Starting from \$xxx,999. These condos never make it to the public opening. The price \$xxx,999 is, in all material ways, well below market, but selling below market is not illegal. The down payment is also waived, not illegal. I note that much of what is considered business as usual in British Columbia is illegal elsewhere in Canada.

Before the condo building is turned over to the strata corporation by the developer, the developer arranges a flip so that the municipal actor divests of the property. Sometimes there are two flips making it very difficult to trace the transaction. Details of exactly this type are laid out elsewhere in this document.

It should be noted that the VIP presale list is not limited only to municipal actors. No need for me to go into who is on the list.

While the least expensive bachelor units are usually the ones involved in these transactions that is not always the case. Sometimes various types of disclosure result in some bizarre accounts. For instance there is a Mayor in BC who was involved in what ultimately turned out to be a \$4 million condo transaction. Almost always the disclosure occurs inadvertently. On example is when a lender requests details of presales and a young credit analyst happens across the file during training and blurts out details over beers at Moxies. The municipal stage is small and some of the understudies have their knives out for the main players.

The nature of these transactions are that they tend to be limited solely to high rise towers and bachelor units.

It is difficult to know the full truth of the payment and solicitation of bribes etc. However what we do know is

that **Construction** the **Construction** of and member of the DNV's transportation committee at least for a time did solicit bribes on-line. I and others caught him. I wrote to DNV Council regarding the matter. The Clerk intercepted my email and deep-sixed it. I did not receive a response. No point in reporting it to the **Construction**. They are part of the problem not the solution.

The DNV took no action against **Constitution** until suddenly it disbanded the transportation committee cutting **Constitution** loose. We will never know how much in bribes he accepted, if any and from whom and for what purpose. Ever wonder why those road repaying projects taking 6 months instead of the projected 3? The reality is that some municipal actors are on the take, not all and not even the majority but certainly many earning a municipal paycheck for 30+ years who long lost interest in work.

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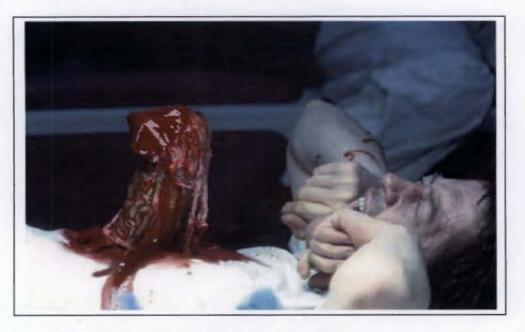
How many people on these committees etc accept recompense or horse trade we do not know. But we pay through the nose. Look at the \$750 million waste treatment plant and those that bellied up to that teat making all manner of meritless affirmative recommendations in favour of the project in return for future business. A complete boondoggle will that project result.

Make no mistake about it, the municipal *preferiti* have paid for their privileges. **Wait.** Actually the people who truly pay are non-home owners many of whom are working class and/or seniors as well as millennials.

Chronology of the OCP, Lions Gate and Belle Isle Place – Corruption, Greed, Tax Evasion & Deceit

I return specifically to local municipal land use shenanigans, I turn now to the particulars of the Belle Isle Place development application which sets a new standard for sleaze even in the DNV.

The application sprung from the naissance of the DNV's Lions' Gate OCP Implementation Plan. It was a 7-yearseries of trimesters which should have been aborted in the first month, both the Implementation Plan and this project. **Instead an abomination ripped its way out of a community of living tissue as if we were watching Ripley Scott's "Alien."**



The District of North Vancouver Lions Gate Implementation Plan - Creative Destruction?

The dodgy goings-on in Lions' Gate over 6-8 years are the DNV's Bre-X complete with a corpse, albeit not one from a *slip-and-fall* out of a helicopter, at least that I am aware but indeed I stand corrected.

What occurred in Lions Gate was not traditional market forces not in the manner of the alleged "invisible hand" as described by Adam Smith. Lion's Gate was unparalleled in the history of the DNV. It has become infamous. The DNV changed the name of the community from Lower Capilano to Lions Gate in attempt to cloak all the shenanigans. Nothing changed. And nothing can be cloaked in the Internet age and when people have connections in Asia, Latin America and the Caribbean.

Lions Gate, like all the DNV's Village and Town Centers flowed from the DNV's Official Community Plan (OCP) adopted through bylaw in June, 2011.

The OCP on its face has an appealing presentation. Nice graphics, happy faces, sun shining etc. However it was based on three fundamentally flawed assumptions:

(1)Higher residential density, by building up rather than out, would lower prices and encourage affordability. This assumption had to be known as false as it flies in the face of every published, authoritative study on the matter. Adherence to the assumption proved an unmitigated disaster to the affordable housing objective.

(2)The "missing generation" was defined as the millenials. There is no evidence that millenials are missing. In fact, like the City of Vancouver it is the back end of Generations X who were leaving the North Shore.

http://www.cbc.ca/news/canada/britishcolumbia/millennials-aren-t-fleeing-vancouver-but-oldersiblings-are-1.4098269

Millennials aren't fleeing Vancouver but older siblings are

Census numbers suggest 30 and 40 somethings moving south of the Fraser

Millennials are not fleeing the City of Vancouver over housing costs, census data suggests. (Getty Images/Westend61)

Tara Carman is an investigative journalist who specializes in finding the stories buried in big data. She has more than a decade of experience reporting in B.C., across Canada and overseas. She joined CBC News Vancouver in February 2017. You can reach her at tara.carman@cbc.ca or on Twitter @tarajcarman.

The story of the millennial generation leaving Vancouver in droves due to the cost of living is a myth, the latest census figures suggest.

It is, in fact, their older 30 and 40 something siblings who are packing up the kids and fleeing south of the Fraser.

The number of 25 to 34-year-olds living in the City of Vancouver increased 21 per cent between 2006 and 2016, the census data reveals. Surrey saw a 37 per cent increase in this age group over the same time period.

Burnaby, New Westminster and the North Shore also saw increases.

Vancouver is, however, losing its younger Gen Xers. The city lost almost 9,000 residents between the ages of 35 and 44 between 2006 and 2016, which amounts to a nine per cent drop.

Burnaby, Richmond, the North Shore and New Westminster also lost members of this age group, though the drop was less steep than in Vancouver.

Vancouver's loss is, at least in part, Surrey's gain. That city saw an 18 per cent increase in this age group over the same time period, gaining almost 11,000 people between 35 and 44.

These trends do not come as a surprise to Paul Kershaw of the University of B.C.'s School of Population and Public Health.

The city's real estate market and couples' biological clocks are what is driving them, he said.

Paul Kershaw of the University of B.C. says a combination of real estate prices and biological clocks are driving people in their 30s and 40s out of Vancouver. (Lauren Pelley/CBC)

"You'll have the 20-somethings who'll be excited to come to what is, in many respects, a vibrant city, lots of cool things to do here, and they'll be willing to make a go of it in a bachelor pad or a basement suite. And they do that in part by adapting starting their own homes and starting their families," he said.

"And then, they start running into their biological clocks."

When couples have their first child, some will choose to stay in a one or two-bedroom apartment, Kershaw said, but with a second child, it becomes more difficult due to the costs associated with a three-bedroom home.

Families choose to delay having a child or having a second child well into their 30s, which is part of what accounts for that demographic's movement out of Vancouver, Kershaw said.

This false assumption regarding millennials was repeated during the 2014 municipal election when Council candidate **Council**, a self-professed millennial, campaigned that his financial inability to own a home in the DNV, empowered him to speak for the "missing generation." **Council** age was never certain during the election, changing at least once.



(3)The false assumption was made that single family homes cannot pay for municipal services so multi-family homes must be built. As the Wonzy report details later in this submission, it is not that single family homes **cannot** pay, it is that the tax & municipal levy evasion associated with such ownership is so massive, that municipal services are not being funded. Single family home owners can pay. If someone has \$1.5 in home equity they are not poor. But they are not being asked to pay.

Multi-family home development in the DNV had long been dominated by traditional firms like Bosa, Polygon and Onni who built for owner-occupiers and were committed to the long term success of the community. Polygon and Bosa are two of the most respected developers in Canada and long the North American Pacific coast.

The traditions of the 145-year-old DNV were all about to change under the OCP. The OCP's **Constant of** is long gone. His legacy remains a stain on the Lower Mainland, shared with the **Constant of**.

The OCP was essentially a speculative blueprint allowing for widespread tax evasion lead by firms we had never heard about, firms with deep overseas and tax haven connections. We were never to see what was coming.

Tax evasion in the DNV was originally led by the troubled Selynn project in Lynn Creek. It failed once after a 2009 approval, then was absorbed into the 2011 OCP and relaunched under a new overseas champion circa 2011.

It was financially modeled after the 2009 X2 condo project in Toronto which is now the subject of investigation.

The Seylynn project was persuasive to the local community since residential units were being promised for sale at below \$250,000 in support of the affordability objective in the OCP.

In fact all the lower priced units were absorbed by *preferiti* investors in early 2013 and started to be flipped before being built, in some cases, a number of times. At market launch prices were slightly higher.

The April 27, 2013 public launch date ad read:

Spring Launch from \$264,900! Master Planned SEYLYNN VILLAGE North Vancouver Condo Development Underway by Denna Homes! Phase 1 North Shore BEACON at Seylynn Village Condo High-Rise with FREE HOME GIVEAWAY.

It was very difficult if not impossible to trace all the flips as they are not all recorded through the land title office until after the building is turned over to the strata corporation. I found no record of the winner of the home.

After effort and cost, I was able to trace some of the flips. What we know from public records is that early bachelor units were offered to preferiti for less than \$250,000 circa early 2013. Eventually they were sold to final buyers some on the same date on May 12, 2015 for about \$340,000 in a period where strata prices in North Vancouver were flat for two years, and in most cases had declined 10%. I cannot be sure of the identity of the original investors but I would hazard a guess they were of Middle Eastern or Asian origin. In a worst case scenario they were local insiders such as municipal actors - more sleaze. At least a \$90,000 tax-free gain, in a flat market, annual inflation of less than 2%, with an initial investment of about \$50,000 some 2 years previous or less is as good as it gets without attracting undue attention which comes with the CRA's Informant Leads Program referenced later.

When other offshore investors saw the opportunity to earn speculative profits, the carpetbaggers and swindlers arrived and started to create land assembly in the DNV. They had local assistance - and **Lions Gate was their ground zero**.

The chronicle of events tonight begins some months prior to the adoption of the OCP by the DNV in June 2011 that adoption which followed an almost 2-year long process called IDENTITY 2030.

That almost 2-year process was very important to me. I decided to move to the DNV in August, 2009 and in fact purchased a strata unit in Lynn Valley on August 26, 2009, all part of public records.

As part of my due diligence I scoured the recent public records to ensure my new neighborhood in Lynn Valley was not to be subjected to the brutal gentrifications of other neighborhoods I had lived through (North York Ontario 1988-2005). Plus I had spent years in real estate lending and still had a day job managing financial aspects of the strata business. I wanted a break from the silliness of municipal development. I wanted my evenings back. At the time Lynn Valley was part of a local area plan (LAP) that established a 5-storey height limit. There was absolutely NO hint of any **material** changes to come either in my new neighborhood or anywhere in the DNV. That hint came shortly after I moved in.

So it was easy for me to start tracing the background of what is now called Lions Gate. I knew to start the trace in very early fall 2009. Identifying the usual suspects was easy.

A challenging issue was attempting to determine how what was originally called Lower Capilano and Marine Drive somehow become the Lions Gate Town Center since all the records from 2009-2010 indicate no such plans were contemplated.

I went into the archives and was able to get this great account of the Lower Capilano neighborhood written by Jerome Irwin, 1398 Hope Road, North Vancouver, B.C. V7P1W7 in 2011 circa April 2011. The highlights are mine.

IDENTITY DNV 2030 A BLESSING OR A BLIGHT?

The District of North Vancouver has created an official community plan (OCP) that is its proposed solution to development and growth for the next 20 years and beyond.

But is its Draft Plan#2 solution a blessed, enlightened one for North Shore residents now and in the future, that will indeed create one of the most eco-friendly urban environments in the world? Will this so-called eco-friendly way of life perhaps even one day morph into, say, another Manhattan or some other densely-impacted so-called eco-friendly metropolis? Or is its solution more one of blight that ultimately can only but lead to the deterioration of the singularly unique way of life North Shore residents have long hallowed and sought to protect and preserve?

The answer can be found in the some 85 pages of its latest OCP Plan#2 draft. Aye! Yet here lies the rub! A more studied read between the lines is required!

IDENTITY DNV 2030 puts forth many lofty goals and objectives, such as: lowering its environmental footprint; lessening its greenhouse gas emissions; creating a smaller dependency on non-renewable fossil fuels and finite natural resources, like water; improving its energy-efficiency; adapting its infrastructure for every-changing climate change; creating a bright, positive sustainable lifestyle, full of vitality, while, at the same time; enhancing the character of all of its communities.

But will its sweeping growth and development plan really accomplish all these lofty goals and objectives? Especially when it calls for radical Housing Action Plans, Neighbourhood Infill development or high-density redevelopment - and the staggering influx of vehicles-people-pollution-energy and resource consumption - that will come with the explosion of everything from high-rise apartments and hotels in densely-populated town and village centres to secondary rental suites, coach houses, backyard cottages, laneway housing, duplexes, triplexes, attached row houses, townhouses and low to medium rise apartment blocks in local residential communities? Once the District's master OCP plan is set in stone, will it severely restrict the ability of local community resident associations to significantly alter or resist such sweeping development or redevelopment in their communities? If so, will it make them somewhat redundant entities? As those forces in favour of such development – both outside and inside each threatened community – use DNV 2030's new land-use designations, and the bylaws specifically designed to support them – especially regarding zoning, and the protection or removal of the natural environment, its mature trees and landscapes – could this inexorably lead to a virtual civil war in each community between those proponents and opponents of DNV 2030's precepts?

So many unanswered questions yet need to be posed regarding the District's OCP proposal. For starts, its one-size-fits-all plan for its many diverse communities is problematic in and of itself.

As many know, all too well, when it comes to clothes, a one-sizefits-all concept seldom is a workable one, because clothes always need to be altered, sometimes severely, to address whatever custom-fit needs of the individual. The same principle applies to the local needs and desires of any given neighbourhood, community, village, town or city.

In the 1980's & 90's, the District's original local OCP's, or LAP's as the District prefers to call them, were hand-crafted by each of its neighbourhood communities. They were brilliant exercises in participatory democracy that empowered local residents to take an active role in the life of their community and ensure that the unique, custom-fit characteristics and character of their community were preserved into the foreseeable future. These local OCP's were a golden opportunity for the citizenry to actively play a role in the control and direction of their destinies. But the District's Identity DNV 2030 Plan#2 draft seemingly turns all these local OCP's on their ear. Its one-size-fits-all vision states that the original, community-based OCP's are now out-dated and out-of-step with the District's politicians, planners and developers own notion of how best to address the demographic challenges of the future and the myriad land-use development and growth management issues they present.

Yet when the District, in its wisdom, first announced its ambitious intent to draft one single master OCP on behalf of all its citizens, it was hoped by this writer and others that such a plan would turn out to be a really courageous, visionary one that sought to at least make a stab at forthrightly attempting to address those always fearfully-avoided elephant-in-the-room questions. Namely, how to draw some kind of municipal line-in-the-sand that bravely puts forth a possible alternative solution to that ultimately deathly premise, somewhere down the road, of where unregulated, unending population and economic growth ultimately will lead us all. Or a possible solution of how to deal with the crushing weight under which such unbridled growth continues to press upon infrastructures everywhere in the world. As well as a possible solution as to how to deal with the consequent ultimate degradation that such out of control growth and pressures everywhere heap upon the natural world. In short, to provide the kind of solutions that will lead to something more than the inexorable diminishment of the quality of life and human-face of each community. An awesome undertaking to say the least!

But, in reality, though IDENTITY DNV 2030 contends that it celebrates the District's rich heritage and a way of life that lives in harmony with nature, its plan seems to read more like a developer's dream manual which does just the opposite.

The truth is that much of the District's original rich character (i.e. the architecture of its early homes and commercial buildings, the lushly-treed and landscaped settings or softer, gentler lifestyles of its early communities) already has long been lost.

The nearby City of North Vancouver's current sweeping high-rise development projects that will flood the Marine Drive & Capilano Road corridors with people and traffic; the Squamish Nation's own proposed mixed commercial and high-rise development; the District of West Vancouver's similarly burgeon-ing mixed commercial/residential high-density; all suggest the once rich character of the entire North Shore is in free-fall. Once IDENTITY DNV 2030's vision reaches its ultimate conclusion it's difficult to imagine how what little of its own rich character will still exist in the future. Taken together, they make a mockery of anything remotely like preserving a smaller eco-footprint or the North Shore's once singularly rich unique way of life.

The more immediate threat that such absurdity on the North Shore especially poses for its smaller communities, like Lower Capilano, is one case in point. In the early 1980's, Lower Capilano - due to the militancy of its citizenry, and their then newly-formed community resident association (L.C.R.R.A.) - originally earned the dub - The Mouse That Roared. Today, it continues to resolutely protect and preserve the boundaries and integrity of its tiny single-family zoned neighbourhood. Lower Capilano one of the oldest, if not the oldest, non-aboriginal community on the North Shore. In more recent years, Lower Capilano attempted, in good faith, to work closely with the District's 2-year IDENTITY 2030 visioning workshop process. Throughout this visioning process, Lower Capilano's Community Resident Association made it clear to the District that it was vigorously opposed to its neighbourhood streets becoming incorporated into the core area of the District's proposed Lower Capilano Marine Village Centre, or used as one of its alternative traffic thoroughfares. L.C.R.R.A. furthermore objected to any kind of High-Density/High-Rise development being built along its borders on the basis that such development would unfairly loom down upon the homes and gardens of Lower Capilano's single family residents, thereby depriving them of their privacy and critical sunlight needed for their continued health and well-being, L.C.C.R.A instead recommended heavily treed/landscaped greenbelts as an alternative transitional strategy. Furthermore, Lower Capilano submitted to the District, early in the process, a petition, signed by a majority of its resident's, that requested Lower Capilano be grandfathered into the District's Local Neighbourhood Zoning (LNZ) initiative that it originally offered to all its communities. The LNZ affording local communities the opportunity to set their own local height limit variance among other things.

However, as the 2-Year visioning process wore on, it gradually became ever-clearer that this "envisioning" wasn't exactly a mutually inclusive one between the District and Lower Capilano Community. This over-riding impression suggested that the District had its own definite, fixed ideas of what its intended Village Centre should look like. Lower Capilano's participating residents seemingly meant to act more like rubber stamps than actual decision makers. Those who agreed with the District's plan had no problems, whereas those who disagreed with the District's vision eventually found themselves either marginalized, ignored or both.

Once IDENTITY'S Plan#2 was made public it came as a shock to L.C.C.R.A., to learn that: (a) A High-Density & Medium Density residential/hotel complex have indeed been proposed along Lower Capilano's western borders near the Capilano Road corridor (b) Two of its single family-zoned residential streets (Maguire & Garden Avenue's) have been incorporated into a so-called "Study Area" for redevelopment. Yet no mention is made of L.C.C.R.A.'s preference for richly-treed and landscaped greenbelts as an alternative transitional strategy to the District's obvious preference for infill/housing action redevelopment all along its borders with the Marine Drive & Capilano corridors. (c) An answer of sorts was also provided to another long-standing vexing question as to why the District apparently chose, for nearly two years, to remain strangely silent and uncommitted regarding Lower Capilano's simple petition request for LNZ status. IDENTITY 2030's consequent land use designations and zoning, in an indirect manner, essentially now makes the District's intent patently obvious, but in a less than candid, straightforward manner that smacks of bureaucratic obfuscation if not betraval.

The upshot being that the District's proposed Lower Capilano Marine Village Centre seriously calls into question the continued integrity and viability of Lower Capilano's boundaries as a single family-zoned community. The proposed Neighbourhood Infill/Housing Action Plan for Maguire & Garden Avenue's implies that they will be subject to not only the outside forces of development or redevelopment, but those allied forces within the community, as well, thus potentially pitting neighbour against neighbour.. A similar issue also faces Lower Capilano residents on 17th Street, at the opposite end of the community, impacted by mixed-use high-density development along the Marine Drive corridor without any kind of landscaped greenbelt provided for privacy.

The District's smaller communities cannot easily survive such development *beachheads* within their borders. Worse still, the District's Draft Plan#2, whether by design or fault, could potentially create a domino effect in communities like Lower Capilano, eventually making them untenable and subject to sweeping land use changes.

But it also will have the same chilling effect on every community, small or large, in the District of North Vancouver that suddenly finds itself either too close to, or encircled by, designated traffic corridors, village-town centres, or with their residential streets left exposed to the ever-hungry, cancerous spread of so-called "transitional" Infill/Housing Action redevelopment

What Irwin only hinted at as it could not have expected it fully was the real estate speculation and avarice that fueled conflict in Lions' Gate starting circa 2011 after Draft Plan #2 was released including an alleged assault and even, as was written to me, a cross burning. I had experienced some horrid events related to real estate development including deaths at projects in Ontario and Mexico, massive fraud in Ensenada, the Campeau and Reichmann debacles etc. Lions Gate was in some ways worse because no one ever took action against it.

Contrary to the staff report in support of the project on tonight's agenda, there has **not** been "considerable public engagement" in the Lions Gate neighborhood **in any regular sense**. Such a claim is utterly ridiculous. Irwin's writing proves it.

On the contrary, anyone who disagreed with redevelopment had their "arm twisted" or took a physical beating or received a death threat.

Irwin wrote:

Furthermore, Lower Capilano submitted to the District, early in the process, a petition, signed by a majority of its resident's, that requested Lower Capilano be grandfathered into the District's Local Neighbourhood Zoning (LNZ) initiative that it originally offered to all its communities.

What Irwin did not know when he wrote the above was that in 2014 I was able to access information which proved, in all material ways, that subsequent to the petition going forward in 2011 that Irwin references, a rogues' gallery from the development lobby was created with a plan to discredit the L.C.C.R.A., specifically John Miller as well as Dr. Cost and his organization FONVCA referenced shortly in this submission, and to arm twist at municipal hall in favour of much higher density and vast redevelopment in what is now called Lions Gate.

This rogues' gallery did not take prisoners. They were ruthless and some of their funding came from offshore possibly through the **second second** and elsewhere including nefarious actors in **second**.

There were originally 200 people in the Lions Gate community (excluding the Woodcroft condo residents). Most of them were the signatories of the petition that Irwin referenced. At most 40 remain. Has anyone traced why they departed? Some left of their own accord. Some passed away. Others were chased away. Others left because they had no choice. One disappeared like Jimmy Hoffa, never heard from since a day in mid 2015. Some left rather than live in fear. Along with others who were assaulted and threatened, I was the target of vicious character assassination and defamation for questioning development plans. I was threatened outside municipal hall. I was bullied outside the Vancouver Law Courts.

Public records prove that this is what was written of the learned Dr. Corrie Kost who for 30 plus years been a community organizer including in Lions Gate. He knows more about municipal planning than even me. I have deferred to him so often I long ago lost count:

Nobody but a pretentious gasbag calls themselves Dr. in social settings outside their area of expertise. Kost is the person who tried to have this area of the DNV removed from the OCP to satisfy an old friendship with a runt-minded neighbourhood dictator. Kost and FONVC are a joke, a club of bitter narrow minds sniggered at behind closed doors".

I fought back against smearing and bullying similar to the above. Municipal Hall was livid I would not acquiesce to their plans for Lions Gate and Lynn Valley. DNV Council fought against me, creating a censorship policy and applying it solely on me, then unsuccessfully spending tens-of-thousands of dollars, maybe hundreds-ofthousands in taxpayer money to silence me.

Public sources indicate Ms. Val Moeller, who along with Dr. Kost, Mr. John Miller and Ms. Cathy Adams, is most knowledgeable about the community, has clearly stated concerns about the entire peripheral area and she did it again on April 18, 2017, words published by the DNV. Like me, she will not be bullied. Good for her.

Yet it wasn't just bullying and threats that were used to get Lions Gate enshrined into the OCP. There were under-the-table payoffs, tax evasion and far, far worse.

I present the facts of the inclusion of Lions Gate into the OCP, subsequent development applications, and the Lion's Gate Implementation Plan including the peripheral land use policy documents written, in all material ways, by the development community not the community as had been the case in the 1980s as detailed by Irwin:

1. There was virtually no <u>true</u> engagement by planning staff with the residential community certainly not after Tom Lancaster left. The <u>true</u> community associations in the area and across the Shore had little or no involvement with planners. They were bullied to be quiet.

Public sources show Dr. Kost along with Eric Anderson, John Sharpe, Wendy Querishi, John Miller and Cathy Adams were on the receiving end of invective and bullying. The DNV's senior planner on the project, Tom Lancaster, is one of the most forward thinking and talented planners in the province, even the country. Public sources show he was forced out or voluntarily left his job in November 2012, after, it was rumoured, that he encouraged affordable housing in Lions Gate and resisted the plans drawn up by Larco Investments to delay community amenities to the end of their project.

The DNV's slick then took then took personal control over the relationship with Larco and the completion of the development application, stick-handling it through the approval process. There were simply no wrongs in the application. It was his baby.

2.In 2011 in response to the petition referenced by Irwin, a self-described community association was established called the Capilano Gateway Association (the CGA). The association had no support but it claimed to speak for the community. None of its Board had previous community involvement of any type and no Board member had a published resume that detailed any sort of accreditation in public administration. Larco Investments was, in all material ways, a member. In fact it ran the CGA.

To some, the CGA appeared to have been formed solely to lobby on behalf of Larco Investments whose controversial high rise towers are the gloomy, phallic flagship of Lions Gate. Such claims were repeated by an insider of the CGA at a DNV Council meeting and are in the public domain. The CGA acted for more than only Larco.

3.The CGA received funding from the District of North Vancouver as a BC Society in an attempt by the DNV to lend it credibility. At least one Councillor elected in 2011 was the proponent and champion for funding as was apparently the Chief Planner of the DNV and the

4.The CGA was never registered as a Society and had no legal status. Its acceptance of public funding on the condition of being registered as a Society risked being fraud. The DNV made no attempt to recover money. After all Councillor Bond once said, "\$100,000 is a drop in the bucket." Spoken like a true hog-at-the-trough.

5.The DNV funded it with thousands-of-dollars of taxpayers' money. Some of the funds were used to print and distribute developer handbills. Additional funds were used to host developer marketing meetings and pay for food and libation. Believe it or not, invoices from the local booze can were submitted by the CGA to the DNV!

This process is apparently considered legal *polite arm twisting* by municipal insiders. I call it graft.

I cannot trace funding, if any, from offshore sources.

6.In an unparalleled and egregious action, the DNV went so far as to place a Board member of the CGA on its OCP Implementation Committee in order to stack it with proponents for higher density and high rise buildings. The GM of Planning attended Committee Meetings to shut down **ANY** public opposition to density. I know – he did it to me more than once. The Committee was eventually disbanded when its farcical, ass-kissing **Definition**, who I fondly and with no respect called *Mr. High Rises*, cashedout his home for great gain as a result of densification and departed the country in haste. I wonder who paid his moving expenses?

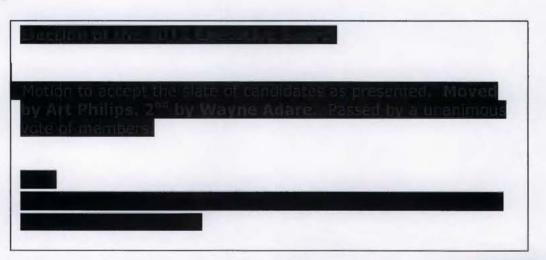
7.The CGA's mailing address was and still is, to the best of my knowledge, 2046 Curling Road, North Vancouver. The property is owned, believe it or not by Citimark, the proponent for this townhouse development. Yet again, one cannot make this stuff up!

8.The telephone number for the CGA was assigned to 2046 Curling Road. The number is no longer active to the best of my knowledge. I assume calls are forwarded to Citimark, but I made no calls to verify and thus I stand corrected. One can only shower so many times a day.

9.In some manner, the majority of input to the so-called public hearing in favour of the Larco development proposal can be traced backed to 2046 Curling Road.

10.The Board of the CGA was, in all material ways, named by

up!



. Again you cannot make this stuff

The Board was supported in all material ways by **bare and**, disgraced councillor for the District of North Vancouver at the time, and now development consultant.

has a troubled past having been reprimanded a number of times by the BC real estate industry oversight body for malfeasance. God bless his soul. Allah save us.

DNV Council did not resolve to censure **second** for his behavior going so far as to allow him to delegate for the Mayor during council meetings, a most unfortunate and certainly laughable & embarrassing occasion to be sure.

11.Court records show that the **Sector** of the CGA was aligned with **Sector** and, email correspondence shows, had an undefined relationship/association of some type with **Sector**, development consultant for Bosa Inc (developer at Lynn Valley Center) and Denna Homes (developer at Selynn Village – yes that name again). Selynn 2 appears to be a stand up place.

It should be noted that relationships among private citizens and the development lobby are not unique, unusual or unprecedented to the DNV or in this instance. They are just absurd when the parties claim objectivity as spokespeople for the community.

In addition, proxies were used at the meetings of the CGA despite proxies not being allowed by CGA bylaws. The entire organization was an egregious fraud. It was enabled, at least initially, by DNV municipal hall.

In any event compensation paid by the development lobby referenced above to private citizens to speak in favour of development applications are also not unusual or illegal in any manner but perhaps should be as the particulars of the CGA evidence.

A further example of clandestine paid lobbyists is who regularly attends Public Hearings across the DNV, often far from his home where he would intuitively have no interest in the application, in the guise of a simple member of the community, dressed in jeans and a golf shirt but in actuality as the undisclosed paid spokesperson for the development lobby, always in favour of a development application.

Examples include Mountain Court, the Braemar school lands, and Glenaire to name just a few. He has also attended public information meetings etc again under the guise of being a private citizen but acting, sometimes very aggressively, to persuade private citizens of the great merits of a development proposal while bullying detractors to keep quiet even obstructing them from entering the assembly.

I know these facts having twice been on the receiving end of his bullying and invective, in one case with his voice raised and fists balled up. He is a confidence man, a carpetbagger from the 19th century. **He is Lions Gate!**

The preceding is the context for planning in Lions Gate.

How dare my municipal government play so fast and loose with our homes, our lives and our land!

As for bullying, I found myself in a most unusual situation, something I would never have expected in Canada. Certain parties favourable to development in Lions Gate attended in the corridors of the Vancouver Law Courts 800 Smythe during a hearing to intimidate me when I exited the hearing and noted their presence! They did not say a word nor make a threatening motion. Yet I knew why they were there.

These are just facts and there is nothing illegal about the facts here but the occasions here including implied threats and border on deceit. They clearly indicate a very experienced team of crafty and devious individuals.

12. was second on the CGA Board. While had no legal ownership status in 2046 Curling Road I understand was a tenant in 2046 Curling Road. I stand corrected. There is no record of sinvolvement in any community activity on the planet.

13.A report to police is available, with redactions, in a matter which appears to be an assault. I have no reason not to believe the allegation which includes a reference to a hangman's noose. The alleged perpetrator lived at

The date of the incident was October 11, 2014. Land Title Office records show Citimark owned the property as of August 12, 2014.

I trust Citimark was made aware of the police matter as it occurred on their watch. I spoke with the alleged victim who **advised the alleged assault was related to redevelopment in the neighborhood**. I do not know the disposition of the alleged criminal matter, if any. It is as possible no charges were recommended to the Crown as it is that a plea arrangement was negotiated. I want to think all matters were resolved through reconciliation.

I stress that the criminal law presumes we are innocent until proven guilty. I do not believe the alleged perpetrator has a criminal record or has been prosecuted for an indictable offence.

14.In Bre-X form, there was even a mangled corpse found outside 2046 Curling Road, a murder that remains unsolved. Details are available. The gruesome discovery was made during the time the "community consultation" took place. The body decomposed for months disturbing feng shui by creating an excessive level of Yin that remains. It was, and still is, a macabre event given the conflict in the neighborhood regarding future development. Is it symbolic of existing greed and rot, and a harbinger of future decay in the community? 15.The relationship of the alleged assault and the unsolved homicide, with redevelopment, if there is any at all, and I do not presume one except as detailed to me by a party I have no reason not to disbelieve, is not understood or fully laid out by any <u>authoritative</u> party, **or denied by same**, to the best of my knowledge. We do know that the proponent of a different application in Lions Gate apparently excused itself from what would have been a logical land assembly interest in 2046 Curling Road in April, 2014 possibly as a result of Fueng Shui issues. I am surprised the present proponent does not appear to share the same concerns.

16.The Yin will reduce ambition of the new residents especially the school aged children including grandchildren. It will have to be disclosed to the home buyers. In fact, it should be front and center of the public hearing, marketing material and all legal documents. Full disclosure is required re land sales as I am certain we all agree. A decomposing corpse is an environmental issue.

One question that must be addressed is how this project would be impacted if more corpses are unearthed when the site is excavated, perhaps buried in backyard gardens or under basement concrete pads in Lions Gate. How many would have to be found for the municipality to act?

Would you live above those improperly interred or even properly interred? Should Lions Gate Village now be renamed Lions Gate Hamlet? 17.In 2014 a property in the Lions' Gate catchment required for the Belle Isle application was acquired by the proponent. The transaction included a non-refundable premium cash payment. I cannot find an explanation for the payment or its source. It is however consistent with statements made during public input at DNV Council by a party very close to the transaction that allegations had been made that the seller of the property was working as paid agent for developers in Lions' Gate. Again I am certain there was disclosure to the proponent.

No criminal laws or equivalent would have been violated to the best of my knowledge. I have a document which proves that the seller did indeed later represent the proponent of the Comfort Inn/Best Western development application yet another development sham but no proof of compensation.

Was perhaps the non-refundable premium recompense for <u>metaphorically</u> arm twisting the neighbors in Lions' Gate? Was the payment a form of royalties for facilitating the authoring of the Lions' Gate Implementation Plan by What does the financial trail disclose?

18.Land sales are public once submitted to the Land Title Office. The sale was entered into on August 12, 2014 but not submitted to the Land Title Office until December 31, 2014. Why the very long delay? Was it deceit or good business practice or a function of delays in getting clear title etc? If deceit it certainly follows a pattern. 19.Was the delay to shield the sale from public disclosure when both the meritless Grouse Inn and Larco Investments proposals were scheduled to come before DNV Council for approval? The seller was scheduled as a speaker at the public hearings as municipal actor and community leader promoting the Larco and Grouse Inn projects as his and others' future in the DNV. The hearings had the integrity of hoods' convention. One would think Donald Trump was Chair.

Indeed the person did speak and submit documents to the community during the 2014 municipal election highly critical of a candidate who called for the creation of a Regional Planning Authority to govern and integrate development and transportation from Squamish to Deep Cove. One such submission read:

"..your continued reliance on unsupportable allegations that amount to slander, in combination with deliberate misleading the DNV public as you exhibited tonight, bodes ill for all should the misfortune of your election fall **upon those of us working to build an inclusive future framed within credible realities**."

20.Contrary to the statement, the writer had no commitment to the DNV and was not *working to build an inclusive future framed within credible realities*. He had sold his property to the proponent months earlier in a secret deal cooked up in some dingy back room. Then the purchase and sales agreement was secreted away for some months until after the public hearings and municipal elections.

Such a practice is not necessarily irregular so I contacted the Land Title Office where I hold an account.

What I found was interesting albeit most typical in land assembly purchase-and-sale agreements.

In the context of these paragraphs there was an interesting section of the agreement. Without going into detail, the purchase-and-sales agreement generally required the seller to proceed diligently to advocate for change of use of the property within the context of various enactments and bylaws.

My interpretation and I am not a lawyer, is that the seller was required, contractually and on behalf of the purchaser, to persuade, lobby or otherwise act/speak in favour of change-of-use of the property in various assemblies such as public hearings. The seller was also required to act in the same manner to persuade the completion of the proposed land assembly by the buyer.

The two questions I raise for which I do not know the answers are: (1) How can a party at a public hearing regarding change-of-land-use speak objectively and independently as a member of a community association when they are contractually bound to speak in favour of the change-of-use? (2) Are they required to disclose their contractual obligations at the hearing?

This seller was packing to leave the Lower Mainland not building an "inclusive future". Again, why the deceit?

Why was it necessary to cloak real objectives in the matter of redevelopment in Lions Gate which included not only selling a property but also persuading and lobbying other potential owners to sell into the land assembly, and doing so at public hearings?

Who else was involved in similar deceit? Why did the proponent who clearly was completing land assembly in Fall, 2014 not speak up at the public hearings and all candidates' meetings to ensure transparency. Subsequent to the departure of the highly talented DNV planner from the file, at no time were recognized planning principles followed in Lions Gate.

It was nothing but a swamp of pretense, duplicity, deceit and corruption. It only got worse, much, much worse.

Instead of working to build an inclusive future, within weeks of the statement, the seller left the North Shore, in fact moved away from the Lower Mainland entirely.

21.The sale of the property was predicated on a condition, that the purchaser be able to determine conclusively that the required rezoning of the property would occur. Typically that determination is triggered by the development bylaws passed or the equivalent. The first reading of the bylaws had not apparently yet occurred when Land Title Office documents prove the condition has been met in all material ways and the transaction complete. Absolutely bizarre.

The sale closed some months ago. In fact, the project is being pre-sold. How did the parties know some months ago that DNV Council would approve the bylaws when first reading had not yet occurred and the public hearing had not occurred? In fact they were not even scheduled.

Who would risk pre selling in the absence of municipal commitment and who would risk taking deposits? The truth is that none would. **A commitment had clearly been made**. Who, if any, at Municipal Hall made the commitment? Is such a commitment irregular? If not, why not? Did someone receive recompense? How much?

Now the devil is always in the details. As I got more involved in researching the matter I determined that bylaws 8230, 8231 and 8232 are not created equally.

Bylaw 8230 is an amending bylaw that applies to the OCP Bylaw 7900, adopted June, 2011. Bylaw 8230 requires community consultation **in addition to the public hearing** as all land use OCP amending bylaws require as we are all well aware under the LGA S 475 (1), then three readings and it does <u>also</u> have to be the subject of a public hearing as per the LGA 477 3 c. Bylaw 8231 only requires a public hearing and bylaw 8232 does not require a public hearing. Here is the applicable enactment (next page). Note also that the proximity of this project and others to the Capilano Park which as a Regional Park triggers S 475 (2) (i). Has the DNV consulted with Metro Vancouver?

Consultation during development of official community plan

- **475** (1) During the development of an official community plan, or the repeal or amendment of an official community plan, the proposing local government must provide one or more opportunities it considers appropriate for consultation with persons, organizations and authorities it considers will be affected.
 - (2) For the purposes of subsection (1), the local government must

(a) consider whether the opportunities for consultation with one or more of the persons, organizations and authorities should be early and ongoing, and

(b) specifically consider whether consultation is required with the following:

 (i) the board of the regional district in which the area covered by the plan is located, in the case of a municipal official community plan;

(ii) the board of any regional district that is adjacent to the area covered by the plan;

(iii) the council of any municipality that is adjacent to the area covered by the plan;

(iv) first nations;

(v) boards of education, greater boards and improvement district boards;

(vi) the Provincial and federal governments and their agencies.

(3) Consultation under this section is in addition to the public hearing required under section 477 (3) (c).

(4) If the development of an official community plan, or the repeal or amendment of an official community plan, might affect agricultural land, the proposing local government must consult with the Agricultural Land Commission.

If anyone disagrees with me, my response is, "Save your breath tonight and tell it to the judge."

I present the land use (two pages forward) as laid out in the 2011 OCP. The land for this hearing tonight is clearly designated as "detached residential." The Local Government Act clearly requires significant community consultation prior to any bylaw to upzone that designation under S 475 (1). Yet the presentation tonight alleges bylaw 8230, the empowering uplift bylaw is exempt from community consultation under S 475 and 477 of the LGA. **Absolutely not!**

There is no exemption available. Again, if you disagree with me, "*Tell it to the judge.*" Community consultation is required prior to first reading of bylaw 8230 and in addition to this public hearing. So, why the deceit out of municipal hall?

Do you know why I am so certain of the need for community consultation? Because of good Councillor Muri's excellent question on April 10, 2017 regarding these bylaws, and Council Hanson's genuine concerns, same date. Councillor Muri wants to know how we went from single detached in the OCP to a mix of built form in the Peripheral Policy built out over a "number of years" to now a sole built form with a two-year construction horizon. No one answered her. Why not? And Councillor Hanson wants to hear from the community. So do I.

Now could there be any two more authoritative sources in the matter than two sitting councillors as the objects in court affidavits to challenge this public hearing for failing to incorporate community input?

We have a lawyer here. Let us ask. "Councillor Hanson, is there even a remote chance that a Supreme Court Rule 16 challenge to this process tonight relying on affidavits which quote from you and Councillor Muri on April 10, 2017, would be dismissed?"

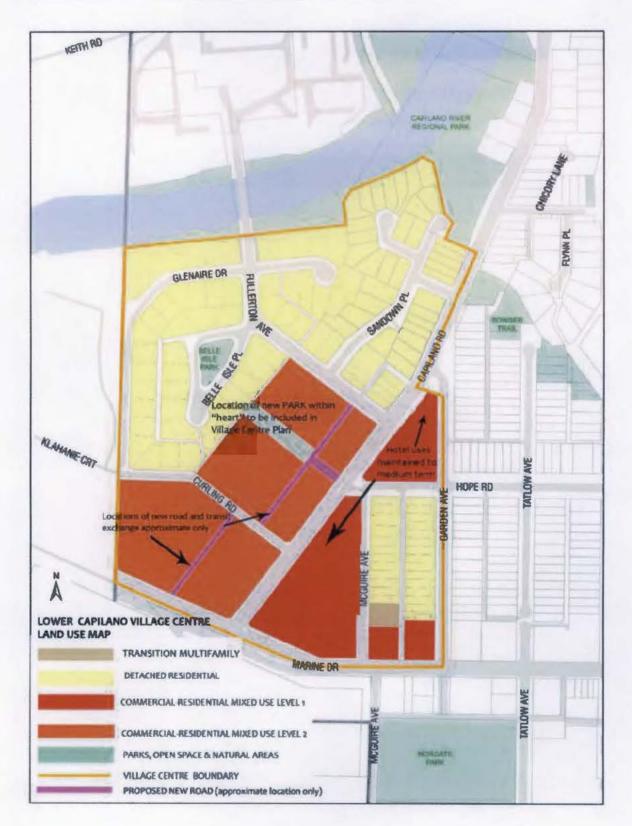
Why the variance between the legislated requirement and the process tonight?

I do not know the answers with certainty because to fully opine I would require access to all the records of this matter including all correspondence with the proponent. Even my FOI experience is limited.

Yet there is clearly something untoward going on here.

I put together a timeline.

(a)First we have the OCP in June 2011 which designates a substantial portion of land in Lions Gate as detached residential. You can see it on the map, next page in yellow. Very clear. No question.



(b) Then we would normally have the OCP Implementation Plan which was indeed dated May 2014 (adopted July 2014) followed by the (c) Peripheral Land Use Policy which proposes the detached residential land be rezoned to transitional multifamily.

Parallel to those documents we would expect to see land assembly consistent with multifamily starting circa 2014.

(d) But wait, when did the land assembly consistent with multifamily in Lions Gate start? My word, it started in 2012-2013!! What? The zoning was only for single detached. Who would throw money at speculative land assembly including paying a non-refundable cash deposit? In fact, and I find this bizarre, but the land assembly for the Glenaire/Curling project by Cressey including 2082 & 2064 Curling was, in all material ways complete BEFORE even the general principles behind the Implementation Plan were even released to the public. How did Cressy Development LLP know, in all material ways, the detail of the Lions Gate OCP Implementation Plan more than a year before even a draft was released to the public? Perhaps two years in advance? I note that some land assembly along the Canada Line did not start until subsequent to completion of the subway.

I do not know all the answers to these questions and prefer not even to suggest anything untoward, **at this time**.

But the records are clear.

The proponent tonight along with Cressy and likely Woodbridge, and PC Urban knew all detail of the Lions' Gate Implementation Plan, the Transportation Plan and the Peripheral Land Policy when they were apparently solely being discussed in closed special meetings and up to two years before these documents were made public. In BC there is apparently nothing illegal about the occasion.

There are only three possible hypotheses to explain the situation – either someone slipped them the early drafts or those proponents actually wrote the documents. It is one or two or a combination, but in any way this entire process is a *dog-that-don't-hunt*, and that dog has fleas! There is mischief afoot! The rot in Denmark found its way to Lions' Gate complete with the ubiquitous unearthed skull. The symbolism and allegory of the decomposing corpse continues to be chilling.

How Lions Gate is Unique in the DNV & Why it Should be Avoided by Home Buyers

How do we know what happened in Lions Gate is unusual? All we need to do is compare it to the evolution of other DNV village and town centers. All had their birth from the June, 2011 OCP bylaw approval.

Let us look to Lynn Creek. It has many of the same features of Lions Gate - access to a bridge, an older community, similar dates to the passing of planning documents. Now let us look at the Selynn 2 project.

<u>https://www.dnv.org/property-development/1505-1571-</u> <u>fern-st-520-540-mountain-highway-1514-1568-hunter-</u> <u>st-seylynn-2</u>

This proponent for this project is established in the area and knows it very well. Substantive land assembly is required. Recall when the assembly started in Lions Gate – it was a year or more **prior** to the public release of planning documents. When does land assembly start in Lynn Creek? It starts a year or more **subsequent** to the public release of planning documents which is, in fact, the normal method of doing business. In fact, land assembly for Selynn 2 is not even complete, nowhere near it, despite the preliminary application being submitted to the DNV on August 10, 2016.

In addition one finds affordable rental buildings among the Lynn Creek portfolio of projects.

The same analysis can be extended across Maplewood, Lynn Valley and Edgemont town and village centers. There is a normal development pattern. No evidence of widespread irregular deals. There is evidence of an affordability component albeit slim.

Lions Gate is a standalone anathema. It is corruption.

So what we know is that unique to Lions Gate the proponent knew in advance the details of the Lions Gate Implementation Plan, and knows in advance that municipal hall will be passing the bylaws AND knew that municipal hall would waive the required community consultation under Section 475 of the Local Government Act to ensure no one could stop or slow the project. In fact made clear at a Council meeting on May 8, 2017 that nothing should slow down the project. How did the proponent gain this knowledge? Why and how is the local government complicit?

I know the answer to the last two questions by-the-way. I know the name of the party that violated the public trust, the *son-of-a-gun*. So do some on DNV Council.

I do not look for punishment and rehabilitation. The latter is not possible given the history of the perp.

I simply seek full disclosure and ask only that these questions be answered honestly by a credible source who will fess up to the malfeasance because there is no risk in this room; the chicanery is entirely attached to actors not in this room tonight, actors who faded to black and departed our municipal stage, mostly. I know who they are, and honestly so do you.

We should all give thanks to Mr. Milburn for trying to clean up the mess he did not create. Answers to the hard questions are scarce and sources of credence are rare in North Vancouver municipal matters.

In fact, in the 2011 Mayoralty election, candidate Marjorie Goodman was quoted as saying (about her \$200 registration fee), "Best \$200 I have ever spent. Now the Mayor (Richard Walton) has to answer my questions."

Best I get my nomination papers in order for 2018 municipal election and save up \$200 *n'cest pas* your Worship?

The Undeniable Facts of Systemic Municipal Corruption, Lack of Oversight and Tax Evasion

Absent honest or at least complete answers and in the face of deceit, we defer to facts.

First, there is no material financial or other disclosure required by municipal councils or municipal staff. I know that has and/or, in a material way, controls bank accounts outside Canada. I know that has received payments into a Canadian bank account from off-shore sources at least in the past. I know that has gone to the BC Supreme Court to block disclosure of a financial account to regulators. I know has some of their living expenses partly funded, at least indirectly, through, in some manner, by Bosa Inc

These are just <u>five</u> separate facts attributed to **basic** of this council. I have no knowledge of any violation of any law at this time. I simply present a few facts I have garnered to the best of my ability, and as always I stand corrected.

Public sources detail a **Constant of Constant**, very well known to at least two members of DNV council, receiving benefit of donations from development lobbyists, at least indirectly, and likely including through a sizeable donation from the aforementioned and good

Bad optics to some but, and I have previously stated this fact conclusively in council chambers, entirely honest and above board according to enactment and regulations, to the best of my knowledge at this time.

I mention name only because of his public past association with , an entity brought in by then NSMBA President as a key NSMBA sponsor and, as we know, there was the subsequent largess showered by this council on the NSMBA absent a public hearing and absent the audits rightly required by Councillor Bassam and Hicks in a council meeting the night of April 5, 2016 as well as a council meeting circa March 30, 2015, such audits committed to by CAO Mr. Stuart, such audits that never occurred. The largess started with a meeting between circa May 2013 before and was elected to Council when was labeled "The Mountain Biking

Not to mention April 6, 2016 at 7:18AM and the fraudulent use of the CFO's name by , use that cannot be prosecuted as malfeasance because took the advice of legal counsel, paid for by the taxpayer no doubt, and will not fess up to any

particulars of Wednesday morning April 6, 2016 including location. I would outfit the bugger in orange.

In any event, it is fascinating how one can play one degree of separation –

, municipal elections, candidate donations,

, rezoning, Bosa Inc,

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back to **Matter and Second Sec**

The one degree of separation by the actors on its own does not lend itself to anything untoward and brutal. Yet the actors occupy a minute stage in a small village. To ensure integrity, the highest possible standard for disclosure and transparency must be adhered or we risk being driven by greed for the power and money warned by Plenal as Part 1 of this submission was introduced.

We need more rigorous financial and other disclosure and a justice system properly educated re conflict-of-interest matters, with a clear direction from Provincial cabinet to enforce rules. The constabulary must enforce the Community Charter as they would any legislation. We do not have any real governance at the municipal level at this time including legislated demand for disclosure and transparency.

The result is that the inevitable outcome warned by Plenal is our first destiny; the second is revolution with consequence. In parallel and as the clock ticks, *peut-être* Monsieur Chevalier prepares the *outils* of his trade for inevitable use on development applications and other vessels of unearned wealth *n*'cest pas?

Second, court records prove there is a shocking and deep culture of corruption in DNV government. One need only look to the history of the Northlands Golf club and the years of theft from the Crown Street operations facility. There was and is no defence. Yet the Crown Street fiasco was allowed to continue when all in authority knew what was happening. I call it *municipalhoochie-koo*, with the plunder enjoyed by the municipal stooges.

As a result we must remain vigilant. Most of the actors from that time are gone but some remain, one now in a starring role on that minute stage in the small village.

Third, we can defer to the now public Pulitzer award winning Panama Papers disclosure naming Larco Investments whose controversial, multi-building high-rise project is the drooping phallic flagship of Lions Gate. The CRA will not disclose details of an investigation, if any, into the activities of Larco, citing privacy concerns. I however have the benefit of banking experience in the British Virgin Islands where Larco Investments (or the equivalent) have traditionally channeled money.

This article sums up the Larco financial structure.

https://www.thestar.com/news/world/2016/12/13/canad a-revenue-agencys-landlord-stashed-money-in-offshoretax-havens.html

Canada Revenue Agency's landlord stashed money in offshore tax havens

The federal government agency tasked with cracking down on offshore tax avoidance rents its offices from a corporate group that has moved hundreds of millions of dollars into tax havens.

Three Canada Revenue Agency offices — in Calgary, Edmonton and Montreal — were sold in 2007 in a controversial <u>sale and leaseback</u> <u>arrangement</u> to Larco Investments Inc., a company privately held by Vancouver's reclusive Lalji family.

Larco was desribed as a "100 per cent Canadian company" when the sales were announced, but records found in the <u>Panama Papers</u> leak and at the Nevada State Gaming Control Board show the three Lalji brothers, who are worth an estimated \$3 billion, routed profits from their business interests through the British Virgin Islands (B.V.I.) before parking them in private foundations in Liechtenstein.

In a legal operation to reduce their tax bill, the brothers moved somewhere between \$300 million and \$500 million offshore before 2003. It is not possible to determine if the Lalji's Canadian profits some come from rent paid by the taxpayer — still flow offshore, although the most recent public filings indicate that their U.K. profits still route to the B.V.I.

"It raises questions about where those government payments go. We don't know. It is deliberately opaque," said Michelle Travis, a researcher with Unite Here Canada, a union that represents hospitality workers, some of whom are employed by the Lalji family's companies.

"We think it's fair game for the government to require Larco to explain how they are using tax havens and why that should be allowed to continue," said Travis who spent months researching the Lalji family's assets and first uncovered their offshore links.

Heather McCutcheon, a representative of Larco Investments, declined to comment for this report.

The CRA referred questions to the Public Services and Procurement Canada, which arranges all federal government leases.

"We are committed to doing business with suppliers who respect the law and act with integrity, while obtaining the best possible value for Canadians," wrote spokesperson Nicolas Boucher in an email, without referring specifically to the Lalji case. The agency exercises "oversight to protect the integrity of its contracts and real property agreements," Boucher wrote.

After receiving a \$444-million boost to its enforcement budget earlier this year, the CRA has targeted offshore tax evasion and avoidance.

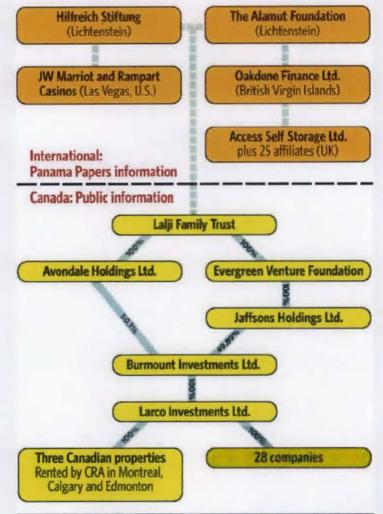
Records show that money flowing from Canada to offshore tax havens has <u>skyrocketed in the last few years</u>, more than quadrupling since 2014. The <u>amount of tax revenue lost to offshore tax havens</u> is pegged at \$6 billion to \$7.8 billon every year.

In addition to government buildings, Larco Investments Inc. has vast real-estate holdings in Canada, including Vancouver's Park Royal mall.

Because it is not publicly traded, Larco doesn't disclose its ownership structure or shareholders. According to 2016 inter-corporate ownership records compiled by Statistics Canada, it is part of of 35 Canadian corporations owned by the Lalji Family Trust.

Lalji family holdings

Vancouver billionaires operate a complex structure of private companies, family trusts and secret foundations around the world, used to legally minimize their taxes. The information was pieced together from public filings in Canada, the U.S. and UK, along with additional information from the Panama Papers.



Source: public fillings in Canada, the U.S. and UK and Panama Papers TORONTO STAR GRAPHIC

The Lalji Family Trust also doesn't publicly disclose information. But when the Laljis decided to purchase JW Marriot and Rampart Casino in Las Vegas in 2003, they were obliged to reveal their business structures in order to obtain a gaming licence.

(Family trusts exist for only one reason in Canada. One hint: compare the tax rate of preferred share dividends to employment income and investment (fixed income) income. – my addition)

At a hearing held in Carson City, Nev., on December 3, 2003, Thad Alston, who according to his LinkedIn profile was Larco's executive director from 1995 to 2010, revealed that the Laljis had moved much of their wealth offshore to insulate it from Canadian taxes.

"This structure was created really with legal, tax and estate-planning considerations for the Lalji family," Alston said.

Because Canadian law requires trusts to pay tax on their assets every 21 years, Alston said the Laljis decided to move their money offshore before their 2005 deadline in order to pay a lower rate of tax.

"The idea was to take offshore — to actually cause a disposition of those assets before 2005, and pay the tax in Canada that was payable on those assets and move it offshore — with the idea that you'd end up with a sum of funds offshore in a tax-free jurisdiction," he said.

Alston did not respond to requests for comment.

During the hearing, Alston said he and Shiraz Lalji met with HSBC bankers in Switzerland to discuss their options and chose to put between \$300 million and \$500 million in a private foundation in Lichtenstein.

In order to insulate the foundation, called Hilfreich Stiftung, from Canadian taxes, the Laljis put provisions into place to cut off the family's access to the money as long as they remained in Canada, Alston said.

"The beneficiaries under the foundation are Shiraz Lalji and . . . Shiraz's brothers, should they ever be nonresident in Canada There are restrictions in the (foundation) that prevent any money from this system getting to Canada," he said.

"It's not money that's going to be (sent back to) Canada, because you can't without subjecting the whole system to tax in Canada — which you won't (do)."

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Alston described how brothers Mansoor and Amin Lalji operated one structure in Canada, which is kept separate from a second operated by Shiraz Lalji in London. Both have end points in Lichtenstein foundations.

Panama Papers connection

Further details of the Lalji's offshore structures show up in the Panama Papers, a giant database of 11.5 million internal documents from the Panamanian law firm Mossack Fonseca that was leaked to the German newspaper Süddeutsche Zeitung and shared with the International Consortium of Investigative Journalists and the Star.

In the U.K., Shiraz Lalji is a director of Access Self Storage Limited and its 25 affiliated companies. Public filings identify Oakdene Finance Ltd., a holding company in the <u>British Virgin Islands</u>, as the corporate group's ultimate parent company.

According to the Panama Papers, Oakdene was registered by Mossack Fonseca in 2004 and the firm remained its agent in the B.V.I. until 2007.

Over that time, more than £100 million (\$166 million) in loans were arranged through Oakdene, from banks in the U.K. and Ireland.

While the Lalji name doesn't appear anywhere in the Panama Papers, details in the internal correspondence support Alston's testimony at the Nevada State Gaming Control Board.

In August 2004, Mossack Fonseca was approached by the Royal Bank of Canada's office on the Isle of Jersey. to register Oakdene on behalf of an unidentified client.

The company was given nominee directors, that is, people who provide their names to mask the true owners of the company. Andrew Mark de la Haye is a corporate director whose name appears on 230 other companies in Mossack Fonseca's records. Hilary Madeline May appears as the director of five companies registered by the firm.

In 2007, the company's sole shareholder was The Alamut Foundation, which provides RBC's address in the Isle of Jersey on the shareholder registry.

Because Lichtenstein doesn't have a publicly accessibly corporate registry, it is impossible to confirm whether this structure is still in place.

But in 2003, Alston told the Nevada State Gaming Control Board that Shiraz Lalji's U.K. assets were moved offshore in a way that mirrored the Canadian structure.

"I believe that he doesn't really have significant assets in his own name," Alston said. "In other words, his wealth is, again, controlled by another foundation."

"It's a (foundation) again, but the managers are residing in the Isle of Jersey It is Royal Bank of Canada Jersey," Alston said. "It's the same kind of structure, a few more companies, but it amounts to the same thing."_____

It is through the holdings outlined above that the recompense, if any, for the persuasion applied to local decision makers and influencers to approve the dropping phallic symbol in Lions Gate and perhaps the entire *Lions-Gate-village-of-the-now-damned* likely itself found its way secreted into compartments controlled by insiders and their ilk. The original Panama Papers article won a Pulitzer in April, 2017.

The architects of Lions Gate include greed and avarice. Their tools include the clouded and opaque municipal land use process.

Fourth, do not take my word that Lion's Gate is predicated on avarice. Recently, we have the greed that was the subject of a Supreme Court decision a few weeks ago involving, in all material ways, the proponent.

<u>http://www.nsnews.com/news/land-deal-for-north-</u> <u>vancouver-development-property-binding-judge-rules-</u> <u>1.13537857</u>



Land deal for North Vancouver development property binding, judge rules

www.nsnews.com

A B.C. Supreme Court justice has ruled that contracts for the sale of three North Vancouver development properties were binding, even though the seller later said he'd never made a deal. Justice . . .

A B.C. Supreme Court justice has ruled that contracts for the sale of three North Vancouver development properties were binding, even though the seller later said he'd never made a deal.

Justice Bruce Greyell ruled in a decision earlier this month that the contract by Ali-Reza Kazemi and his numbered company to sell three single-family properties to real estate developer Intergulf Investment Corp. for a total of \$3.5 million was binding and should be enforced, despite Kazemi's argument in court that he never closed the deal.

According to the judge's written decision, Kazemi, a North Vancouver medical doctor, was involved in real estate investment. At the time of the dispute, in February 2015, Kazemi owned 25 properties and was in the process of buying a strip mall in Horseshoe Bay.

In early 2015, according to court documents, Kazemi decided to "test the market" to see if he could sell three properties he held in an area of North Vancouver west of Capilano Road designated for redevelopment.

The properties, at 1901 and 1927 Glenaire Dr. and 1974 Belle Isle Place, are in a Lower Capilano enclave of 50- to 60-year-old houses slated for multi-family redevelopment as the Lions Gate Village neighbourhood.

According to court documents, two real estate agents, including one who had a longstanding business relationship with Kazemi, met with representatives of Intergulf in early 2015 to look at the properties and discuss a possible sale.

On Feb. 6, 2015, Intergulf made offers on all three properties, which Kazemi did not respond to.

On Feb. 19, when the offer had expired, Kazemi responded to Intergulf, raising the prices of all three properties by \$100,000 each. Company representatives subsequently accepted those offers on Feb. 20 and drew up deposit checks.

The following week, according to court documents, Kazemi received other offers for the properties, including one for \$1.23 million from Citimark Properties Corp., another development company.

Intergulf launched the lawsuit to enforce the original sales contract, arguing the only reason Kazemi wanted to renege on the deal was that he'd subsequently received a better offer.

During the trial, Kazemi argued the documents he sent back to Intergulf raising the asking prices of the three properties were "simply to get the attention" of the company and were not intended as legally binding offers.

But the judge disagreed, ruling that Kazemi's counter-offer with prices of \$1.15 million, \$1.15 million and \$1.2 million represented a legally binding deal. As an experienced real estate investor, the judge wrote, it was unlikely that Kazemi had simply intended to sound the company out.

More likely, the judge wrote, was that when Kazemi and his longtime Realtor "became aware the properties could be sold for more than the amount on the counter offer," they "decided to simply ignore Intergulf's acceptance of the counter offer."

The properties are now all valued at between \$1.5 million and \$1.6 million according to B.C. Assessment, with almost all of that value in the land. Two townhouse development applications, including one for an 87-unit project by Citimark and another for a 23-unit unit project by PC Urban, have been submitted to the District of North Vancouver for neighbouring properties.

The North Shore's version of camel trading I suppose but with vendors holding a medical degree, and properties more disposed to visits by bears and cougars than onehumped, even-toed ungulates.

The preceding only scratches the avarice on which Lion's Gate is predicated. This is the development application now in the public domain for yet another townhouse project in Lions Gate.

https://www.dnv.org/property-development/1801-1865glenaire-drive/2064-2082-curling-road

1801-1865 Glenaire Drive / 2064 & 2082 Curling Road



Cressey (Klahanie Park) Development LLP has submitted a detailed application to redevelop this property.

The application as submitted proposes 40 townhomes in six separate buildings.

- All homes have three bedrooms
- The townhomes are conventional three-storey walk-ups (as opposed to stacked)

Parking for 79 vehicles is located in a one-level underground parkade.

Why did land assembly for this project start when the land was expected to remain as single family homes and well before the peripheral land use policy was made public as per the OCP map, page 53, in this submission? Land title office records show that land assembly was initiated in 2013 with the acquisition of 2064 and 2082 Curling Road, then the acquisition of four properties on April 27, 2014 on Glenaire Drive. Yet the Lions Gate OCP Implementation Plan had not even been accepted by DNV Council and the peripheral land use policy did not even exist. How did the proponent know the <u>exact detail</u> of that policy 18 months before it was written?

The project logically requires that the *cul de sac* between Glenaire and Curling Road be removed; it put in place years back for traffic calming purposes. The 2013 Transportation Plan for Lions' Gate does not recommend any changes to the nexus of Glenaire Drive and Curling Road, the *cul-de-sac* to remain. There is apparently a draft update to the plan, which is not yet public and apparently has only been addressed at closed special meetings. Does the draft include removal of the *cul-de-sac*?

If yes, did the developer get knowledge of what is supposed to be confidential, and not-yet-public, information? And it is not just this developer that might have been given access to the confidential traffic plan. Parties with an interest in the land to the east of Capilano Road also appear to have been given access to the plan, which has facilitated land assembly.

There is yet another fact. As I wrote, that opening-up is **NOT** part of the existing Transportation Plan **BUT IS** shown on the diagram embedded in the Notice of Proposed Property Disposition published on page A7 of the North Shore News on Friday, May 5, 2017.

How pray tell did Cressey (Klanhanie Park) Development LLP know in 2013 of a change in the Lions Gate Transportation Plan which was not public until, and only entirely by serendipity was it made public on May, 5, 2017?

Let us move on to another wonky project.

An examination of the Travelodge project – a transparent combination of a *Boesky* and two *Leon Spinks* is similarly required. In the goodness of time who will put the metaphorical dagger of Lady Macbeth into that travesty?

Oh yes, pray tell who are the principals behind the Grouse Inn project? Avarice and greed again?

How corrupt are things in Lions Gate?

Some of you will recognize the name Richard Wozny. He has been a key player in Vancouver's development industry for 33 years and he just wrote and published a report: *Low Incomes and High House Prices in Metro Vancouver*.

http://siteeconomics.com/wpcontent/uploads/2017/04/High-House-Prices-and-Low-Incomes-April-2017.pdf

He's studied wealth transfer regarding zoning and has come to several conclusions including that house values wildly disproportionate to incomes indicate a high level of tax evasion.

I quote from Wonzy re real estate in the Lower Mainland:

"Over the past 30 years, private residential real estate has become more of an economic 'free rider,' **enjoying speculative, low-risk increases in value generated by public investment**, but avoiding making adequate contributions to the public realm which supports it."

Rezoning is <u>the</u> mother lode of public investment being used to transfer wealth from the public sector to the private sector with no return to the taxpayer.

It is being widely circulated and drawing unparalleled interest including, rightly, criticism.

http://www.cbc.ca/news/canada/britishcolumbia/highest-priced-houses-in-metro-vancouverbelong-to-the-lowest-income-earners-study-finds-1.4097036

Highest priced houses in Metro Vancouver belong to the lowest income earners, study finds

But take the analysis with a grain of salt, says housing expert

By Roshini Nair, CBC News Posted: May 04, 2017 1:18 PM PT Last Updated: May 04, 2017 1:18 PM PT

Some of the highest priced homes in Metro Vancouver are owned by individuals reporting the lowest household family income according to a study by consultant group Site Economics Ltd. (David Horemans/CBC)

A new study says the highest priced houses in municipalities Metro Vancouver are owned by those with the lowest median household incomes.

The **study — by the consultant group Site Economics Ltd**. — took data from the Canada Revenue Agency and the Vancouver Real Estate Board.

It found annual taxable median household incomes are not associated with median home prices in different municipalities in Metro Vancouver.

"Port Moody now has the highest median taxable income in Metro Vancouver, yet only average house prices, and Richmond has the lowest median taxable income, yet some of the highest house prices," it stated.

Richard Wozny, a longtime real estate developer and the principal for Site Economics Ltd., believes this discrepancy between incomes and housing prices in Vancouver is the result of the owners of high-priced homes under reporting their actual income — though the claim is an extrapolation, as the report doesn't show any specific evidence of this.

Wozny says these owners — who are subject to property taxes are not paying enough income tax needed to support the infrastructure and neighbourhood services that make the city so desirable, which in turn leads to higher house prices.

"Growth is not being required to pay for itself," he said. "It seems like politicians have been too timid to ask for something."

Wozny says if incomes are no longer a reliable source of taxes, there needs to be substantial tax reforms — property tax, for example — to better capture the wealth in the real estate market.

Take caution with data, expert says

Tsur Somerville, a professor at the University of British Columbia's Sauder School of Business, says while <u>this particular</u> <u>discrepancy of low incomes, high house prices has been</u> <u>raised in the past</u>, there's a problem with these studies.

"For instance, if we had one city that was full of people who bought these houses a long time ago and are now retired, they're going to have very low income and very high house prices because they bought houses a long time ago and they've increased in price," he said.

"If, in comparison, I have a city that's full of young people who are buying condos and paying one third of their income on their mortgage payments, then their ratio of house prices to income is going to be very, very different."

In this study, he says, older neighbourhoods like Vancouver, Richmond and Burnaby reflect this first kind of scenario while newer, suburban like Port Moody reflect the latter.

The study found major differences between house price to income ratios in Vancouver compared to its suburbs. (Jonathan Hayward/CP) The only way to get around this problem, he says, is to use more specific data to separate out these kinds of age and time effects.

But getting that data is difficult.

"Canadian data providers and government data providers have been cautious around privacy issues and worrying about people that identify individuals," Somerville said.

'Homes not taxed fully'

Professor J. Rhys Kesselman at Simon Fraser University's School of Public Policy says while there are methodological aspects of the study that are a "little weak," he agreed with the idea we do not tax the wealth in homes fully.

"If you had the same million or \$2 million in the stock market and in bonds, you'd be paying on the interest, the dividends and the capital gains," he said. "Put it in your home, and you don't pay it either as current income, and you don't pay it when you sell, if it's been your principal residence."

His solution is a progressive property tax — one that applies depending on the value of your home and regardless of whether or not you're a Canadian resident. In his proposal, anyone would be able to defer the extra taxes until the sale of the property (much like B.C.'s current senior property tax deferral program), so as to not burden older owners suddenly.

"It's a more balanced system ... and that additional revenue could be used for whatever you want," he said.

I went one step forward in an attempt to show tax evasion. I studied the relationship between incomes in the postal codes of Lions Gate compared to residential home values weighted by documented off shore financial structures under the assumptions these structures exist to lower taxes (through avoidance, evasion or delay).

My very preliminary analysis is that Lions Gate risks being ground zero for tax evasion in Metro Vancouver.

Be clear, nowhere in the Lower Mainland on a per residential housing unit basis, including all forms of residential accommodation including owned single family homes, multi-family homes, rental apartments and hotel units, weighted by income as reported by the CRA on the basis of postal code, do you appear to find such a concentration of actors with, at the very least, indirect ties to documented off shore financial tax avoidance and tax evasion schemes as well as levy evasion schemes than what exists in Lions Gate. Once I have the time I will extend my analysis across Canada.

For now I will provide two examples of what appears to be levy evasion in Lions Gate as defined by Wozny.

Larco Investments owns the former Capwest site in Lions Gate. According to Geoweb on dnv.org there are three addresses associated with the site:

1835 FULLERTON AVE 1865 FULLERTON AVE 1883 FULLERTON AVE

We can estimate the site has a market value of about \$30 million. How much are the property taxes being collected on those three addresses? According to the DNV's own GEOweb property viewer no taxes are collected on these addresses because they have no assessment.

One can look to http://www.bcassessment.ca/ to confirm that the three properties are not assessed for property tax purposes.

How is such a thing possible? It appears that a \$30 million property in Lions Gate is paying no property taxes.

I stand corrected but these are business records from a public body. In a court they have dominion over almost all other evidence. I have to rely on them.

Let us look to a second example.

2030 Marine Drive is a commercial building that is structured as strata. On July 31, 2015 unit number 403 sold for \$460,000. Now we all know that between July 2015 and July 2016 property values rose across DNV by about 30%. In Lions Gate they likely rose more than 30%. In fact 1910 Belle Isle Place rose about 50% between 2015 and 2016. There is nothing more accurate as a marker for assessed value than sale price. So the minimum assessed value of 403-2030 Marine Drive on July 1, 2016 should have been \$460,000. But 403-2030 Marine Drive was assessed in July 2016 at just \$412,000, \$48,000 below its sale value in July 2015.

<u>https://evaluebc.bcassessment.ca/Property.aspx?_oa=Q</u> <u>TAwMDAyODJUMw</u>==

The impact would be lower property taxes or as Wozny references levy evasion.

Such analysis across Lions Gate yields related results.

While we have been aware for some time that the Lalji family are well connected to tax havens, it is only very recently that I was able to verify through Latin American and Caribbean associates that the extended **Extended** are also connected to a BVI tax shelter. This document is the first time this information has been published in Canada to the best of my knowledge.

I have redacted the name solely because I genuinely do not know the privacy law regarding disclosure. I will release the name upon court order or if in the public interest.

Regards Pacific Gate Investments, I am unable to track down true ownership and financing. I cannot make any assumptions regarding links of those hotel units which may actually be condo units as per the North Shore Holiday Inn. I am not alone. I have made the same conclusion re the Marvel application.

It is all quite bizarre and even transcends the reality that the Red Cross North Vancouver Office Short Term Loan Program for people in need operates out of a \$50 million recreational facility – the Delbrook Community Center – in a postal code where the average assessed home value exceeds \$1.5 million. Where have these collectives originated? By-the-way if you were not paying attention tonight you will hear near all this narrative again and more, much, much more at Glenaire/Curling Road Public Hearing. **It is all** of Lions Gate that is a swamp not just this application.

Monsieur Chevalier promises to be busy. He must attend to a lot of documents. I trust he is much younger than I. By the time that application reaches public hearing I am promised some information out of Carson City regarding financial transactions flowing through the State of Nevada.

In any event, during 2015, a calm had settled over Lions Gate. The CGA operetta was apparently eroding in some ways (but not in another), two of its actors in transit to parts unknown in a U-Haul truck in the dead of night. We thought things were settled but something was missing. What was it?

Then, a fifth fact, one-and-the-same ex-councillor from above, who claimed he had cashed out and moved to Mexico, turned up like the tedious return of an unloved season, some 6 months after he left office, reincarnated as the consultant for a Lions Gate developer - the Comfort Inn/Best Western proponent – to the east of Capilano Road, a role he officially took on no later than the day he departed DNV Council which violates no rules in this Province as we well are regrettably aware.

He showed up one day, sitting with the DNV Council, in what Mayor Walton calls the "back room." Not just sitting in the room as an observer but egregiously and with hubris sitting beside Council around the council table!

The public record shows **Council**, but still cozy with same, had been emailing Council for a time regarding his client and their project. **Council**, we recall from above, was reprimanded for mischief in real estate transactions while in office.

In fact, official records show that **been** had been favouring the **been favouring** of the Comfort Inn/Best Western as far back as March 21, 2011

But was back from purgatory in Latin America.

In Ocean's 13 parlance, was he looking for a Billy Martin?

It means a second chance. Billy got them with the Yankees. More than once.

What about transportation generally in the DNV or more specifically in the village communities being "refreshed" in parallel to Lions Gate? The local newspaper has printed a legion of letters in this regard, the most notable titled, "Edgemont families held hostage by construction."

http://www.nsnews.com/opinion/letters/letteredgemont-families-held-hostage-by-construction-1.14988263

LETTER: Edgemont families held hostage by construction

NORTH SHORE NEWS

What genius in the District of North Vancouver has decided to start construction work simultaneously at three locations surrounding Edgemont Village? Really?

Are you aware that you're pushing our patience to a limit? Whether driving to work, school, or shopping for the family we're held hostage by construction everywhere. Now, to top it off, you're beginning work to replace the bridge on Montroyal Boulevard near Highland Avenue. Really? Enough is enough, already. Each of these projects is a long-term one with no guaranteed end date in sight.

I'm proposing the district give each resident in this area a huge tax break for all this inconvenience, which of course they won't.

But I do find it absolutely stupid and unprofessional to expect all of us to patiently and happily go about our business with this asinine scheduled construction work. Please don't compound matters by citing some lame excuse – there cannot be one.

The Context of the Belle Isle Place Development

So, based on indisputable fact, what is the context and the environment for this public hearing and for the disposition of the community re an 87-unit townhouse proposal, with homes to be priced starting at about \$ 1.2 million and up to \$1.6 million before taxes which will not be paid by some investors in any event. Such prices are defined as affordable by the proponent and municipal hall. They say it with a straight face. They truly do.

The context is an allegation of assault with a weapon, an unsolved homicide, Supreme Court matters of avarice, people held hostage, a hangman's noose, conflict-of-interest, "back room" games of monopoly using real buildings, ground zero for tax evasion, the Panama Papers, onedegree of separation among actors, a culture of corruption, community petitions ignored by municipal hall, confidential transportation & land use plans changing hands, proponents writing DNV policy documents etc. There is even an allegation of a cross burning in the front yard of a person not disposed to quietly departing their home of some 40 years.

Perhaps the object burned was the stolen Crucifix from St. Pius X Church in the Seymour.

All of this should scare away even the most experienced municipal actor from the project stage yet I have lifted only one rock from the pile and look at the serpents slithering out and even more rushing in. Allah we pray, please save us from what comes next in the community.

From a public policy perspective, these particulars should not form modern land use planning in a regulated environment when the public discourse demands more, certainly not when urgent and complex issues such as affordable housing, foreign buyer regulation and the integrity of the mortgage market are expected to be addressed. Yet these are the particulars that form the pith and substance of what we have in front of us masquerading as a legitimate development application.

Someone has taken great effort to put *lipstick-on-thepig*. They did not act alone. They had the explicit support of the cast of four (five in past years), those actors who have never seen a development proposal they didn't like no matter how many unsolved murders in the catchment.

Questions also need be asked of former DNV planners now on to bigger things or, in one case having retired upon waiving \$3 million in cash CACs for a development, the money critical for community services and infrastructure improvement in the local neighborhood. Who would be allowed to act in such a way absent serious consequence?

Have we been honestly dealt a hand which we must play at this public hearing, or have we been sold a bill-ofgoods by a gang of carpetbaggers and miscreants?

I really do not know. I simply lay out the facts. Regrettably I have absolutely no comfort that the outcome has not been predetermined.

Oh, and then, well look here: the list of usual suspects grows even larger. Bunt and Associates turns up yet again as transportation consultant. You may recall Bunt & Associates claimed that traffic volumes at Lynn Valley Center had declined since the Zellers store closed. One wonders then why traffic marshals patrolled the mall parking lot in December 2016 when capacity passed 100% near daily. The marshals were necessary to keep traffic moving as drivers stopped in lanes waiting for space to open up thus creating gridlock. Declined? Not even Stevie Wonder agrees.

In Ocean's Eleven parlance now we have a Miss Daisy.

It might be argued that no organization has muddled up transportation on the North Shore more than Bunt excepting for Municipal Hall including Councillor Bond with his 8-month, 100-metre-long bike lane project on Lynn Valley Road. No rest for the wicked. The chances the Belle Isle project will not oppress traffic are slim to none, and slim just left the public hearing.

Why is there a transportation consultant?

Look up the role of Miss Daisy in Ocean's Eleven.

Someone has to drive the getaway car.

In any event, and putting aside the tomb of chicanery above, this project contributes absolutely nothing to the District of North Vancouver. The developer has been asked to pay \$340,000 in CACs. Laughable. A tiny pittance to the \$16+ million in profit that will be earned.

There is a claim that the people living in these \$1.5 million dollar townhouses will have easy access to public transportation to carry them across the Lions Gate into Vancouver. People who live in \$1.5 million homes do not ride buses. Just ask DNV Council. Six of seven of them live in \$1.5 million homes. In every case there are at least two cars registered to their home address.

The Mayor has been quoted saying that a challenge to finding affordable housing land in the District is that the municipality is committed to expansion only in the town and village centers, and the District owns very little or no land in those village centers.

In fact the Mayor's statement is not quite accurate.

For instance the District did own a large piece of land in the Lynn Valley Town Center at 1276 27th East, now 1280 27th East, the old Lynn Valley Library. It was planned as an affordable seniors' building and a RFP was issued. But instead the land was sold to private interests in 2016 for about \$9 million, somewhat less than the \$12 million the DNV wanted circa 2012.

Who sold land in the DNV in 2016 for less than they thought it was valued in 2012? In fact, BC assessment public records show it had an assessed value of about \$31 million in 2015 which applied to the 2016 sale.

I have the records. Every word I state is absolute truth. Again, you cannot make this stuff up!!

Did someone get a deal there and did the taxpayer get shafted? Remind anyone of the City of Vancouver land deal referenced earlier? I ask the questions because I do not have the answers.

What about the DNV land owned in Lions Gate? "Oh no there isn't any says municipal hall." Oh yes there was.

Public records show there was a parcel of land that runs north-south between Curling Ave and Fullerton Ave immediately west of the controversial Larco project.

It is not well known the land was owned by the DNV. What happened to that public land?

Was it sold as per the Community Charter? No. It was, believe-it-not, in all material ways, given away to Larco Investments for the purposes of building ground level west side access to ground oriented buildings on the west side of the Larco project – given away.

Despite its flaws the Peripheral Area Housing Policy written by the development community did commit to a mixture of built forms such as single family homes, townhomes, duplexes and triplexes.

"Redevelopment in the Peripheral Area surrounding the Lower Capilano Village Centre core is expected to take place over many years and provide opportunities for a mixture of built forms on a single block."

Instead we now have an entire community which is being built as 2 and 3 storey vertical coffins, like the *geki-sema* in Japan but in our DNV they are quaintly termed townhomes. They will be built in the next two years not over many years. Perhaps the townhomes tangent to the corpse found beside 2046 Curling Road could be called "*The Crypts by* **1**" or "*The* **Masoleum**" (see appendix 1) but the reality is those names may lack respect for the tragedy and I regrettably digress, at this time. Yet the allegory of the skull is real.

Hopefully we do not end up with a DNV version of Kowloon Walled City. I pray we do not. Yet look at what happened to St. Jamestown in Toronto after it was built.

The project contributes nothing to the supply of affordable housing in the DNV.* It merely exacerbates an existing problem that it was relied upon to address.

There is no material commitment to CACs. The report uses the acronym CAC. There is no chance a dollar in cash for CACs will be paid not in a material amount to address affordability issues.

It further mangles transportation infrastructure and creates an obstacle for a dedicated high-speed throughway from Lion's Gate Bridge to Highway One.

As for the associated land swap between Citimark and the DNV, where, pray tell, is the transfer agreement so we can see how much value the developer is receiving and how much the taxpayer is forgoing. I want to see every word, paragraph, external appraisal etc.

The Capilano River Regional Park is a natural environmental gem. This project allows the proponent a new private access for its buyers to that park with absolutely no recompense to the DNV. Private access on its own its egregious. But why no compensation?

Why is the DNV giving away our land access to wellheeled off shore investors? The ratepayers should receive some benefit such as 30 units of truly affordable housing. Is a **manual**, at the very least, in play?

If no off shore investors, then why is the DNV giving land away to people buying million-dollar townhomes while cruelly demovicting long term residents and families and refusing to provide quality, affordable housing?

http://www.nsnews.com/news/demovicted-mountaincourt-tenants-move-out-1.14401332

Demovicted Mountain Court tenants move out

Developer compensates displaced tenants with \$4,000 but stress of finding new homes remains

Terry Dial sorts through 23 years of furnishings and mementos in preparation for the move next month from his longtime home at Mountain Court. photo Paul McGrath, North Shore News The last remaining tenants at Mountain Court, a Lynn Valley rental complex District of North Vancouver council approved for redevelopment in 2015, are preparing for their eviction.

But more than two-thirds of 66 families who lived there at the time of its rezoning have found new homes on the North Shore, according to a report to district council Monday night.

The rezoning of the aging but relatively affordable 75-unit rental complex proved highly controversial largely because of how the redevelopment would impact the tenants. And council is anticipating more "demovictions" as several more purpose-built rental complexes are up for redevelopment in Maplewood, Lynn Valley and Deep Cove.

Only 10 of Mountain Court's 75 units will still be occupied as of May 1, with a deadline to move out by the end of May.

Those who were required to move for Polygon's 246-strata and 75-rental unit project received two months of free rent (the Residential Tenancy Act requires one) and a bonus ranging from \$20 to \$40 for every month of residency, depending on how many years they'd lived at Mountain Court. They also received access to a "relocation liaison" to help them find alternate accommodations as well as the choice of first right of refusal to move into the new rental units on the site once they're built or a discount for purchasing at another Polygon project.

In total, developer Polygon estimates the compensation will put up about \$311,452 for the tenants, or an average of \$4,310 for each eligible family. The 12 tenants who moved into the complex after Polygon purchased the property and announced their plans to demolish it received about \$2,250 in compensation each.

Of those who have already moved out, 71 per cent remained on the North Shore, according to a district staff report. Twenty-five signed up for the wait-list for the new building and one took advantage of the discount Polygon was offering for another one of their condos in Lynn Valley.

In November 2016 the district adopted an official residential tenant relocation assistance policy that includes many of the incentives Polygon included in their negotiations with the district. The City of North Vancouver also has created a tenant assistance policy for demovictions.

But, even with compensation plans in place, eviction for redevelopment is still a source of great heartache, Coun. Lisa Muri pointed out.

"It's a huge, huge deal to have to move because, in many cases, their kids have to go to a new school, they're not as close to their soccer teams and baseball teams and the group of people they grew up with. Moving costs a fortune," she said.

Hardest hit are tenants with pets who find their options even more limited, Muri added, asking staff to report back on the legality of banning pets from rental units, and whether the district could create its own laws.

One of the last 10 holdouts at Mountain Court is Terry Dial, who has lived there for roughly 23 years. Eventually he found a onebedroom apartment on Lonsdale, "older than Methuselah," about one-third the size of his current home and with none of the amenities for \$1,080 a month.

"The prices of real estate out there is just outrageous," he said. "It's just bare bones but I have no choice, really."

The ordeal has been highly stressful, Dial said. To make the move feasible, he's had to part ways with many of his belongings, including family mementos he's held onto since childhood. "Seventy years of accumulation and it's just all toast. It's all garbage. It's memories – until my memory goes," he added with a laugh.

Dial said he's kept in touch with a number of his old neighbours and they too have found their new homes either too expensive or not to their liking.

Council failed Mountain Court's residents, Dial added.

"All they care about is the millions of dollars they're getting in permits and fees and everything. They don't care about people. It's all about money," he said.

Potential Buyers – Warning: DO NOT GO NEAR LIONS GATE WITH YOUR \$\$\$ – Dim Sun, Corruption and the Panama Papers – With a Canadian Flavour!

In fact, why is our local government getting involved in land swaps and/or any sort of investment including potential deals with actors originating from overseas or at least south of Burrard Inlet that have no experience in the DNV? The risks of irregularities and the chicanery of **some** of these actors are well documented across Canada. What type of vetting and due diligence has been done by the DNV? I see none but I stand corrected.

This is just but one example of risk faced by stakeholders in Lions' Gate including people buying from plans.

www.cbc.ca/beta/news/canada/toronto/syndicatedmortages-1.4078124

120 investors likely lost \$9M in syndicated mortgages tied to convicted fraudster

Chinese investors in the Greater Toronto Area say they were told the investments were safe and secure

More than 120 people from the Greater Toronto Area's Chinese community have likely lost nearly \$9 million in syndicated mortgage investments solicited by someone they trusted, who then loaned the money to a convicted fraudster, a CBC News investigation has found.

Margaret Wong, a retiree, is one of the investors. She put \$200,000 into four syndicated mortgage projects and says that the money is now gone; she'll have to sell her house to pay off her line of credit.

To read this story in Chinese: 集資按揭投資與有詐騙前科男子有關

"Trust has been misused," said Wong. "It makes us afraid to trust anybody."

Margaret Wong invested \$200,000 in four syndicated mortgages with Black Bear Homes. (CBC)

A couple of years ago, Wong attended an investment seminar held by **Sector** a registered mortgage agent and fellow parishioner at her church. Using a PowerPoint presentation, Wong says that Ha "painted very rosy pictures with 12 per cent interest" on a shortterm loan.

'It makes us afraid to trust anybody.' - Margaret Wong, syndicated mortgage investor

The loan would be part of a syndicated mortgage, which is when a borrower finds more than one private lender to invest money in a property instead of going to the bank.

In this case, the borrower was Black Bear Homes, a developer in Fort Erie, Ont. Most of the projects involved renovating or building houses or townhomes in the Crystal Beach community on Lake Erie.

Fraud expert believes 'this is open fraud'

Syndicated mortgages can be legitimate, legal investments to help develop a property, but they can also be used to perpetuate fraud, according to certified fraud examiner, Bill Vasiliou.

Normally in a syndicated mortgage, an investor would lend less than what the property is worth, so that their investment can be recouped from the sale of the property. But in the investments Ha solicited, investors were collectively lending much more.

"They're registering here a mortgage of \$300,000 on a property valued at \$70,000," Vasiliou told CBC News while reviewing a contract. "Where's the security in that?"

Bill Vasiliou is a certified fraud expert and after reviewing Black Bear's syndicated mortgage contracts, ledgers and the investors stories, he told CBC News, in his opinion, 'this is open fraud.' (CBC)

After examining Black Bear's syndicated mortgage contracts, ledgers and the investors stories, Vasiliou told CBC News, in his opinion, "this is open fraud."

"These contracts, they've been lied to," Vasiliou contended. "They misrepresent the facts, they've been sold a bill of goods on a positive note."

CBC News contacted Black Bear Homes for an interview to respond to Vasiliou's view of the investments and they declined.

'He said 100 per cent guarantee, don't worry about it, get the money back. That's what he promised me,'-*Kwanny Lam, syndicated mortgage investor*

In an email, Black Bear Homes representative Gary Fraser told CBC News he was doubtful an expert would consider the investments fraud.

Most of the investors were looking to earn better interest with these investments than what they could get at a bank.

Ha told Wong and other investors, like Kwanny Lam, that syndicated mortgages were safe and secure, when in fact the Financial Services Commission of Ontario (FSCO) considers them high-risk.

"sector said don't worry about it," said Lam, who invested \$50,000. "He said 100 per cent guarantee, don't worry about it, get the money back. That's what he promised me."

Mortgage agent gets 10% commission

According to the contracts that investors signed, Ha received 10 per cent of the funds for each syndicated mortgage he solicited for "mortgage orientation, referral, management and consulting fees."

On a \$300,000 syndicated mortgage, would receive a \$30,000 commission.



Under FSCO's requirements for promoting syndicated mortgages, the regulatory body states mortgage brokerages "must ensure that investors in syndicated mortgage investments understand potential risks" and that a signature on a contract alone isn't "sufficient proof that the client was adequately informed about the investment and its risks."

Vasiliou says he doesn't believe that **met the set** standards.

"He should have gone through the documentation properly," Vasiliou told CBC News. "Just like any financial adviser, they have to know their client: what is the risk tolerance of the individual?"

declined an interview request via email, and when CBC News approached him in person, he refused again and drove away.

Dominic Ha refused to do an interview when approached by CBC News and then he drove away. (CBC) CBC News later received a statement from **CBC** lawyer that read: "He has clearly informed and disclosed to each investor all the information that both the law and the mortgage broker require him to disclose." It also said that "there are strict rules and regulations in law regarding the practice in the private mortgage investment market, and **CBC** has followed them thoroughly."

More than 120 investors still haven't been paid back their principal investment, according to property records obtained by CBC News. Lam was supposed to be paid back in September 2014 and is still waiting.

"With the monthly cheque coming here, I had no idea," said Alexander Wong. "I thought it was OK. But later we found out the bouncing cheque and discover that there's a problem."

Alexander Wong has been friends with for nearly 30 years and invested \$160,000 through three projects. He says he signed the investment contracts without reading through them because he trusted his friend. But after the initial term of the loan was up, the payments stopped coming and he started asking questions.

Alexander Wong invested in three syndicated mortgages totalling \$160,000 because he trusted his friend of nearly 30 years. (CBC)

None of the investors CBC News spoke to received interest payments after February 2016.

Developer defrauded 13 victims of \$2M a decade ago

It was only then that many of the investors found out more about Black Bear Homes, and its day-to-day operator, Gary Fraser.

"Gary Fraser has been in prison for similar scam," said Margaret Wong. "For scamming his pastor, scamming his family, his aunties and other parishioners."

Gary Fraser.

Fraser was convicted of 28 counts of fraud over \$5,000 in 2008 and sentenced to 30 months in prison, Niagara Police confirmed. The fraud convictions were connected to 13 victims whom Fraser defrauded of more than \$2,000,000 between 2000 and 2007.

None of the GTA investors knew about Fraser's past until a meeting for concerned investors in July 2016 — but they say they were told that knew at that meeting.



knew about his histories," said Margaret Wong. chose not to mention it to us, any of us."

Some of the investors did meet Fraser before investing in the projects. They say that he took them on tours of a couple of development projects in Niagara-on-the-Lake and Crystal Beach.

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Dominic Ha (third from right) and Gary Fraser (second from right) used to take investors on tours of Black Bear's develop properties in Crystal Beach Ontario.

"You see all the houses being built, but the house was only half-finished and left there, but we were not told that," said Margaret Wong. "They said they had been constantly working on those houses, finishing it off. But you know they were just left empty."

CBC News visited Crystal Beach and saw a handful of partially finished houses on some of the investment properties, while others were still empty lots.

These syndicated mortgage properties were sold under power of sale and now a new developer is working on completing construction on the houses. (Nicole Brockbank/CBC)

Some of the properties with half-finished houses were sold under power of sale and are now being completed by another developer.

Interest payments came from investor's own money

The investors have also learned where their interest cheques were coming from. After asking for a record of where their money went, some of the investors were given a ledger for their investment by the lawyer obtained to represent them in registering the mortgages.

'All they were getting back was their own capital.'-Bill Vasiliou, certified fraud examiner

The ledgers CBC News obtained show that once the investment money entered the account, within a day, the fees for **second the mortgage brokerage and the investor's lawyer were transferred out along with most of their principal investment**.

Whatever funds remained were then used to pay the investors their monthly interest payments until the money ran out, according to the ledgers.

"All they were getting back was their own capital," said Vasiliou after reviewing the ledgers.

Black Bear registers another mortgage on properties

Investors say they suffered another hit when they found out that Black Bear Homes had taken out a second mortgage ahead of theirs on most of the investment properties.

The contracts CBC News obtained allow for a "construction loan" to be registered ahead of the syndicated mortgages, but investors say they were never told about it before signing on.

Quite the opposite, says Margaret Wong, explaining that made it clear to her that, "we are protected, we are first mortgagee, our money is protected by the lawyers."

The investments from at least six of the projects are already lost because Black Bear Homes defaulted on the mortgage to the construction lender and the lender then sold the property under power of sale, according to property records obtained by CBC News.

So will any of the investors get their principal back? Vasiliou doesn't think so.

"They're not getting their money back," said the fraud expert.

Gary Fraser and **Dominic Ha** took investors on a tour of properties under development in Crystal Beach, Ont.

"How can a churchgoer who was so devoted lie to us?" said Margaret Wong. "We believe every word he said. He said, 'Don't worry,' so we don't worry." One of Margaret Wong's four syndicated mortgage properties has already sold under power of sale.

"The postponement from first mortgagee to second mortgagee, never mentioned this one to us," said Alexander Wong. "If we had known this one here, no one would have liked to buy it."

All of the investors CBC News has spoken to have reported Black Bear Homes, Gary Fraser and to the police and FSCO.

York Regional Police confirmed they are investigating these syndicated mortgages.

To the best of my knowledge there is no relationship between the Black Bear in the above article and the Black Bear restaurant in the DNV (Hazen Colbert, April 25, 2017)

Concerns go deeper than mortgage fraud.

For the sake of full disclosure I do have indirect association with various matters in Hong Kong SAR (not China on a broader basis) and have been able to source certain information which gives me pause including the number of alleged corruption suspects living in BC and, it seems, all wealthy and involved in real estate in some manner. Given references to the municipalities of Richmond and Nanaimo made elsewhere in this submission and in formal DNV records re Lions Gate, and the municipal context core to this public hearing, it is my learned judgement that what follows is necessary in this matter and in the public interest. I note I did not decide what municipalities that actors should reside or from where they operate their businesses. I present the following public information. I have taken the responsible action of deleting all photos from the South China Morning Post articles below including <u>the</u> company names who have created new identities for

here in British Columbia, as well as redacting all names and street addresses, even neighborhood locations. Further, certain dates pre-date the return of Hong Kong to China in 1997 which may have a material impact on interpretations etc of the following. I do not supply a Chinese version of the SCMP content as I cannot read complex Chinese characters and therefore am unable to redact information.

China reveals foreign addresses of corruption suspects living in Canada, US and beyond

The five Canadian addresses are all in British Columbia, four are in the New Zealand city of Auckland and 10 are scattered across the United States

PUBLISHED : Friday, 28 April, 2017, 6:49am

UPDATED : Friday, 28 April, 2017, 7:00am

China's anti-corruption authorities have published foreign addresses for 22 of its "most-wanted" suspects, who they believe are living around the world in plain sight.

They include five graft suspects in Canada - all of them in the western province of British Columbia. Ten are living in the United States, four in New Zealand, and one each in Sydney in Australia, London in the UK, and the tiny Caribbean nation of St Kitts and Nevis.

In a statement accompanying the list, China's Central Commission for Discipline Inspection criticised the issuance of residency and passports via investor migration schemes, and called for the suspects' foreign papers to be revoked.

Referring to the alleged fugitives as **Economic Multiple CCDI** published their **CCDI** published late Thursday on its website. The addresses are generally given by street name, without the number, although some are more specific and some less.

The Canada-based suspects in	de alleged embezzler	whose
address is listed as a light of the	in Richmond; alleged	fraudster Wenne
18, of Barnero Drive In Richmo	all and the III have a	a Wangsungvest 45
Chilliwack	nd Alexand in the a housi	ing developer turned
alleged embezzler now said to	living on the second	Nanaimo.

The fifth is	a wealthy Vancouver real estate developer	
now known as	The address	- an accused
embezzler who was id	entified in 2015 by the South China I	Morning Post - is
listed only as a second	Vancouver". Manual v	whose whose
was the second pail of	se politiv al Habel province, is c-ner	IV. seelinb leluuse

and denies the Chinese charges against him.

In its statement, the CCDI said the group had "seriously damaged the hardworking integrity and law-abiding good image of overseas Chinese,

"We hope that most overseas Chinese and international friends recognise the true face of these corrupt elements and do not allow them to tarnish the Chinese community ... so that they have nowhere to hide."

The CCDI encouraged residents to provide tip-offs about the suspects, pledging to protect whistleblowers and directing them to a website to send information. "China respects the laws of other countries and is ready to cooperate with them. We urge specific countries not to pursue their own economic interests by issuing passports and visas through investment immigration schemes when applicants are suspected of corruption," it said. "Passports and visas that have already been issued should be revoked as soon as possible."

Suspects who voluntarily returned to China would be treated leniently, it added.

The 10 supposedly US-based suspects are scattered across the country, with four in California, three in New York, two in Florida and one in Texas. The four New Zealand suspects, meanwhile, all live in Auckland.

The 22 suspects were already among the 100 "most-wanted" international corruption suspects being sought by the CCDI, whose names were announced in 2015 as part of the second sec

State news agency Xinhua quoted the CCDI's Gao Bo as saying Thursday's release was the first time China had issued such specific information about overseas fugitives, and "their last hope to escape will be lost".

But the 22 will likely be more difficult to capture than others on the list, Liu Jianchao, deputy director of the National Bureau of Corruption Prevention, told Xinhua. "Some cases are at a crucial stage for breaking them, and we need to put more pressure on the suspects," Liu said.

<u>Vancouver firm offers 'new identities', customers include</u> Chinese criminals

None of the Canadian suspects could be reached for comment. Ching of lawyer has previously requested that the South China Morning Post no longer attempt to contact **China Contact**

Ching's daughter. Linda Ching, has listed her address in publicly available company disclosures as a house on West 51st Avenue in Oakridge.

The Panama Papers which identified Larco, the bewitching Tsarina of redevelopment in Lions Gate and the Academy Award nominee for special effects for making a silk purse from a sow's ear, also identify other Lower Mainland goings on. The Panama Papers are not included in the recent OCP review, perhaps they should be included. This article also from the South China Morning Post details concerns regarding

estate development company in Richmond,

Panama Papers expose secret offshore firms of Vancouver developer **Expose Secret** wanted by China for graft

Exclusive: Property magnate and would-be refugee, suspected of embezzlement and hiding assets, is identified in leaked documents by his HKID number, connecting him to two nowdefunct tax haven companies set up in 1990s

PUBLISHED : Friday, 13 May, 2016, 3:16pm

UPDATED : Saturday, 14 May, 2016, 2:36am

Vancouver property developer **Constant and an anticipation of the secret of the secret**

The wealthy businessman - who is **fighting for refugee status** Canada and is – purchased a "ready made" BVI investment company with three other people in 1995, according to documents from the so-called Panama Papers provided by the International Consortium of Investigative Journalists.

le le deallife ble bolln by name. China în a Yeuna' and his hore Zong Centre Faint Minden Whethersteine blek provided by Bhina in a <u>"wanted"</u> notice last year.

in Asia Charming Development Ltd and was appointed a director in

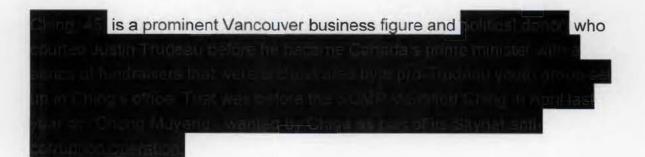
September 1995, the documents show. He ceased to be a director on July 11, 2000.

He listed his address as an apartment in a nondescript Hong Kong apartment block in **Exercise**, ill-befitting his status as the son of one of China's most powerful provincial leaders. The same flat in the ageing **Exercise** (1990) St would later be given **Exercise** when he took coownership of a second BVI firm, Ander Holdings Group Ltd, in 1998 - despite **Exercise** having claimed permanent residency in Canada since 1996.

that his client had anything to do with Ander. However, this was before **Event** was informed that the *SCMP* had obtained documents related to Asia Charming that included his client's **Event**, listing the same address as that of the co-owner of Ander.

"The person referred to as ching two Yeung in the database of information noted in: https://offshoreleaks.icij.org/nodes/49865 is not our client, Michael said. "Our client has never heard of and has never had anything to do with Ander Group Holdings Ltd [sic]. It goes without saying that he has never been an owner, shareholder or director of that company."

did not respond after being sent a copy of the document listing



The businessman has been denied citizenship in Canada for 15 years, prompting his ongoing court battle for asylum as he seeks to evade Chinese authorities.

Co-owners and simultaneous transactions

Although the ICIJ's documents show **setup** to have been a co-owner and director of two BVI firms, he appears linked through various transactions and individuals to other firms. For instance, on the same day he took directorship of Ander, his sole co-owner in the firm was involved in simultaneous transactions involving Ander and at least two other BVI firms.

Asia Charming was bought via Mossack Fonseca, the law firm at the heart of the Panama Papers, on September 5, 1995, and **september** and his three coowners and all were appointed directors on September 22, the documents show.

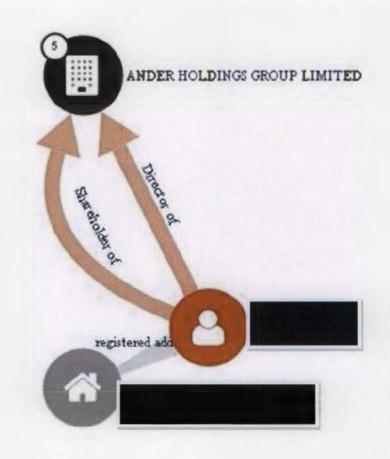
But on July 11, 2000, **Ching** ceased directorship when his shares were transferred to yet another BVI firm, Lifter Group Ltd, the leaked documents show, without depicting who owns that firm. A month later, **Extra** supposedly took flight from China, according to the powerful Central Commission for Discipline Inspection. **The Second Provide State** he was already a permanent resident of both Hong Kong and Canada.

Asia Charming is now apparently defunct, having been "deactivated" in 2003, according to the ICIJ.

Share documents show that **a second** s co-owners and directors of Asia Charming included a person named **"a second a sec**

Meanwhile, the ICIJ's previous "Offshore Leaks" database, uploaded in 2013, depicts as one of two directors and owners of Ander Holdings, a BVI firm incorporated on August 17, 1998. The firm's other principal is named as **'Pang Hoi'** whom the *SCMP* has also been unable to further identify. However **'Pang Ho** listed the same residential address on

elementics is subsequently listed in the database as the sole director and owner of two other BVI firms, Ango Investment Overseas Ltd, incorporated on he same date as Ander, and Tak Ming Offshore Ltd, incorporated four days



earlier.

the same date that **Equip** took directorship in all three of the firms with which he is associated.

Those firms are all now defunct, according to the ICIJ database.

The SCMP emphasises that ownership and directorship of an offshore entity does not prove wrongdoing on the part of **sector** or others.

Throughout all the transactions described in the Offshore Leaks and Panama Papers, from 1995 to 2000, **Chapter** address is listed as the **Maxim Editories** Built in 1959, the **Maxim** is one of Hong Kong's oldest large apartment blocks and now accommodates a mix of short-term boarding houses, small rental suites and private residences.

In a damages lawsuit brought against Canadian authorities in 2012, **Canada** said he has been a permanent resident of Canada since 1996. He said he has been denied Canadian citizenship since first applying in 2001, and accusations of embezzlement brought against him by China were "completely unfounded and false". Supposed evidence against him was obtained by torture, he has claimed.

China expressed its determination to get its hands on **East** last year after the *SCMP* revealed the businessman's identity. "No matter where the corrupts [sic] flee, the Chinese side will bring them to justice. Absconders like **East** are bound to receive due punishment," Chinese Foreign Ministry spokesman Hong Lei said at the time.

then provincial party secretary from 1993 to 1998. However, he ended his career in disgrace, expelled from the Chinese Communist Party in 2003 and branded "degenerate" by state media, amid one of China's biggest corruption scandals.

Although **and the second secon**

EXERCISE daughter, **Exercise Control Control Sector** was meanwhile jailed in 2004 for three years and fined 7 million yuan for evading taxes worth 1.77 million yuan at the advertising firm where she was president and CFO. It is this case which now forms the basis of part of the Chinese case against **Control**, who was allegedly the manager of the advertising firm and supposedly party to the scheme to falsify company documents.

Be clear, <u>absolutely clear</u>, that except for reference to the Panama Papers and the <u>domiciles</u> of businesses in the municipalities of Richmond and Nanaimo British Columbia **there are no definitive business links of any type among the actors named in the South China Morning Post and actors named in this submission** that I am aware at this time. I have redacted names in the SCMP content, even the web address, to the very best of my ability to protect the privacy of ALL parties in Canada. The SCMP does not have to adhere to Canadian privacy legislation.

Further again be clear that in Canada we are presumed innocent until proven guilty. I have absolutely no evidence of criminal activity by the **Sector 1** in <u>Canada</u> and no authoritative and credible source has even hinted at such activity to me, at this time.

Also be clear that I have made FOI requests which may shed more light but the requests have not been satisfied or I have received a "no response."

My absolute and sole focus in this public hearing is to ensure the integrity of land use issues that impact my life on an everyday basis. My existing elected officials have failed to meet even the minimum standards that I insist apply to such land use. The judiciary has failed to enforce enactments upon them. The RCMP will not investigate them. As such I have but no choice to introduce particulars into the public discourse that they ignore, in fact that they censor, in hopes the public will act decisively and demand immediate accountability.

I present this information only because I am genuinely concerned why our small tight-knit community in the District of North Vancouver is even required to consider the concerns laid out above given local priorities that are so vastly different from the development agenda and the scarcity of resources to attend to the public priorities.

Ye Gods, as if the silliness at the Grouse Inn was not a *bait-and-switch* does municipal hall even have a clue as to who or what is really behind the Travelodge application? A food importer – can they do better than that please? Do they think we are that daft?

Who is municipal hall doing business with? Is there even any thought given to analyzing the backgrounds of the people and organizations involved in these dodgy development applications? Again I ask, "**How dare municipal hall play so negligently and carelessly** with the lives and land of its residents!"

The issue of both the Panama Papers and what appear to be foreign domiciled investors being fronted by Canadian firms in the Lower Mainland again through a BC program for the purposes of tax dodges was raised most recently in a New York Times article. The program is called AdvantageBC. The article also expresses concerns regarding possible money laundering. And again we see pork barrel politics at play with the usual suspects gophering but at the Provincial level.

Dermod Travis of Integrity B.C., said that, as the program includes massive foreign financial companies involved in real estate development and mortgage loans, and also B.C. real estate industry-linked companies, B.C. citizens should be asking whether AdvantageBC helped to fuel Vancouver's hot real estate market.

https://www.nytimes.com/2017/05/02/world/canada/brit ish-columbias-business-temptation-an-opaque-array-oftax-breaks.html?smid=tw-share& r=1 VANCOUVER, British Columbia — British Columbia is well known for its spectacular landscape and outdoorsy living, its swanky urban real estate and bouillabaisse of cultures.

A fact not so well known? It has a sweet deal for businesses, offering them tax breaks in an unusually opaque arrangement.

Like many places, British Columbia set up a system of tax incentives to lure businesses to the far western Canadian province in the hopes of creating jobs and transforming Vancouver into a global financial center.

But if the program has been good for business, it's been less beneficial for British Columbia.

Participating companies have created few jobs, according to government figures, while more than 140 million Canadian dollars (\$106 million) have been doled out in tax refunds since 2008, when the initiative was expanded.

The incentives operate under a cloak of secrecy that is unusual for similar efforts in Canada and the United States, critics say. The province will not name the companies that get the breaks. The only information available about them is on the website of a nonprofit that promotes the program.

"This is essentially a temporary foreign-worker program for the rich, with secret government subsidies for multinational corporations," said Dermod Travis, the executive director of IntegrityBC, a nonpartisan political watchdog group based in Victoria, the provincial capital. "The government is selling B.C. as a tax haven for the global elite to park investment here, but not have to contribute."

The provincial Ministry of Finance, which runs the effort, says it is a success, with 82 companies participating. Jamie Edwardson, a spokesman for the ministry, declined in an email to identify those companies or discuss the amount of refunds each has received, citing a ban on publicly disclosing taxpayer information in the law that created the incentives. He said the law protects taxpayer privacy.

At one point, the tax breaks were projected to <u>create more than 13,000 jobs</u> <u>in British Columbia</u>. According to ministry figures, though, fewer than 300 have been created as a result of the program, and possibly as few as 122.

To illustrate the plan's success, Mr. Edwardson pointed to decade-old data in a <u>consultant's 2009 economic analysis</u>, which estimated that between 2001 and 2007, the additional investment added anywhere from 124 million to 141 million Canadian dollars — between \$91 million and \$103 million — to the economy. Mr. Edwardson said these figures were the most recent available. Experts say that with few public details, it is hard to tell whether the plan is worth the lost tax revenue. They also say the lack of disclosure prevents the public from knowing if companies are using the province as a pit stop on a global quest to avoid taxation. "There's a real concern corporations are just stripping money out of places," said Michael Knoll, a law professor and a director at the University of Pennsylvania Law School Center for Tax Law and Policy. "This lack of transparency is aiding that process."

The secrecy is unusual, experts say. A comparable tax-incentive plan in Montreal makes more information public, <u>records show</u>, including the names of participants.

In the United States, it is standard practice for state governments to <u>release</u> <u>the names of companies receiving targeted tax breaks, including credits and</u> <u>rebates</u>. Most states also share other information about participants that British Columbia does not, like the amount of money each company has invested and where that investment has gone, along with what the state has received in return, said Greg LeRoy, the executive director of Good Jobs First, an American nonprofit that tracks state tax-break programs.

The International Business Activity Act, initially passed in 1988, allows companies to claim a refund of up to 100 percent of their provincial corporate income taxes on a number of business activities, including lending, foreign exchange trading and investment management, which could bring a company's tax rate down to 15 percent.

Over the years, the plan was expanded several times. In 2010, an expansion allowed high-paid nonresidents of Canada who work in British Columbia for participating companies to receive new generous tax breaks unavailable to Canadian residents.

The tax breaks favor foreigners in other ways, too. Companies can receive refunds on real estate activities with foreigners, including mortgage loans on property in Canada for international buyers. Conducting the same domestic activities for Canadians would not qualify for the refunds. This has raised concerns that the tax refunds may encourage banks and other companies to prioritize foreigners over Canadians in Canada's overheated housing markets.

The ministry runs the program. But the law that set it up requires participants to join and <u>help finance</u> a nonprofit, AdvantageBC, established in 1986 to promote British Columbia as a business destination. AdvantageBC advises its members on how to benefit from the tax breaks. The involvement of this group has also become a target for critics.

"There is no reason for this organization to be outside of government," said Duff Conacher, a founder of Democracy Watch, a Canadian civic organization, "except to escape the ethics, transparency and accountability requirements government institutions have to face." Colin Hansen, a <u>former</u> provincial finance minister <u>who helped expand the</u> <u>program's tax incentives</u> in 2010, is <u>president and chief executive</u> of AdvantageBC. He defended the group's involvement in the tax-break program. "On all issues, we are fully accountable to our members, which is where that accountability should be," he said in an email.

As finance minister, Mr. Hansen <u>repeatedly declared</u> that expanding the program would help attract companies doing international business and "create those jobs in British Columbia."

In a recent interview, though, he said that its goal was really to enlarge the local financial services sector. "The program was not actually set up to be a job creator," he said.

Mr. Hansen said most of the companies <u>listed as "core members"</u> on the group's website were registered in the program. But he also said that some companies joined the group before seeking the benefits. He declined to provide a complete list of businesses. "Some companies are a little more sensitive about being included," he said.

It is unclear which businesses listed on AdvantageBC's website are in the program and receiving tax breaks. But a company must be a core member to get the refunds.

Provincial officials have praised the tax breaks as a boon to economic ties between China and British Columbia, and have devoted <u>significant time and</u> <u>political capital in recent years</u> to tailoring it to Chinese investors and the financial institutions that cater to them.

In 2014, the province expanded the program for foreign banks, which it said would raise the potential for investment from Asia, especially China. "These amendments to the International Business Activity Act send a strong message to foreign companies that B.C. welcomes their business, setting the stage for increased investment," said Michael de Jong, the finance minister, according to a government news release.

Mr. de Jong declined to answer questions about the program, including whether the public should be able to know which companies are receiving the tax breaks.

Several of the businesses listed on AdvantageBC's site are Chinese, including the Bank of China and a subsidiary of <u>China Poly Group</u>, a Chinese stateowned conglomerate. The companies did not respond to requests for comment on whether they had received any tax breaks. PacNet Services Ltd., a payment processing company, had been a core member of AdvantageBC since at least <u>2006</u>. In September 2016, the United States Treasury Department <u>listed PacNet as a significant transnational</u> <u>criminal organization</u> for its "lengthy history of money laundering," and froze the company's American assets. The company has <u>denied</u> the accusations. Rosanne Day, PacNet's president, declined to comment on whether the company was in the tax-incentive program and has received benefits.

After inquiries by The New York Times, PacNet, <u>two associated companies</u> <u>that have also been sanctioned</u> and several other firms <u>were removed</u> from AdvantageBC's website last month. Mr. Hansen later said they were no longer members.

Municipal Hall Ignores the Needs at Home

Municipal hall is clearly ignoring real issues at home but worse doing it in favour of far flung, left field, highly speculative projects from completely inexperienced proponents who may simply be involved to launder money and dodge taxes for off shore investors?

An example of ignoring at home issues is that municipal hall and others have abdicated and diverted responsibility for those in need while clamouring for the building of \$1.2 million townhouses. Such a diversion is ridiculous.

The mandated DNV demovicting allowance to the now homeless of no more than \$4,000 per family is nothing but alms for the poor in an era of \$1.2 million townhouses being described as affordable. Un-Canadian & a disgrace! Shame, shame.

Our **Description** ignore the core issues of their legislated responsibility to old-stock residents and those in need as they line the pockets of outsiders with booty, outsiders whom they know not from Adam. Egregious!

"Please as Chairman of the Board of Guardians, can I have some more gruel....alms for the poor good Sir" say I, my empty porringer in hand, the thought of \$100,000 annually in largess showered on **Example** for keg parties, images dancing across my memories of previous council meetings and the fudging of accounting reports on April 6, 2016 at 7:18AM.

"What is that Councillor?" Did I hear you say, "Why does government have to solve every little problem?"

Councillor, "Is this not working for you?"

To silence my prayer for relief as per Oliver Twist, are you going to now, and again bully me by seeking the intercept of the copper, the local well housed cop, his truncheon in hand? Does the copper now refer to me as a *low level threat* because I stood up to authority?

Or do you have the *huevos* to stand up for yourself? Oh yes we defer to the backyard hens.

Absurd.

Ironic is it not **example** - bylaw adoption - Oliver Twist – orphanages -*there by the grace of God*... - you know the rest. Eventually so will everyone else in the room.

There might be merit to putting a halt to everything in Lions Gate pending a formal investigation. I am not holding my breath. **That is not my call or request.** The **Second Second** fail to recognize the unconscionable municipal behaviour in Lions Gate. They only have interest in Lions Gate with people in cars stranded in gridlock on Marine Drive allegedly being distracted by cell phone use. Perhaps a valuable activity but I would prefer that they spend as much time reviewing NSMBA invoices in municipal hall. In any event the Province simply does not have enough Special Prosecutors.

I will be happy if we address just one issue. Pick one of two:

1.Realistic CACs at least 10x what is being requested.

2. Affordable housing. Why can't we build 30 coops?

Why can't we build a caring community? Am I asking too much? Really, is it too much to ask?

Instead of a blanket approval for this abomination of affordability before us, please stop the insanity and hold this project in abeyance until there is a substantive component of CACs and affordable housing such as a 30+ unit co-op utilizing public land with rents of \$800 a month for a 2-bedroom, and there is some understanding of future traffic flows. Stop the transfers into offshore bank accounts if they are indeed taking place. At the very least the land swap must be stopped.* No municipal government has the right to give away land and/or create private access to a public park with no measurable material recompense to the municipality.

Systems and processes may exist but in the end responsibility lies with people. Whatever happened to the four actors most responsible for this ungainly B movie the Village (by M. Night Shyamalan?) – wherein, like the movie, the truth is deception?



1.A smarmy level left council voluntarily weeks, in fact just a few days, after two of his three pet projects, the Grouse Inn and controversial Larco Investments passed bylaw approval and tonight's proponent started land assembly for their project. Six months later he showed up at DNV Council confirming that he now resides in Nanaimo and is development consultant for his third pet project the Best Western/Comfort Inn proposal.

2.The DNV's **Construction** retired sometime in late 2015 or early 2016 from his \$200,000 a year position – on a municipal per capita basis likely the highest paid **Construction** on the continent. I do not know where he lives but I would expect that it is in a home valued at more than \$ 2 million likely with private access to the water. I stand corrected. I would be interested in hearing his views regarding housing affordability and his accomplishments in that regard as a **Construction**. He gave up on behalf of the DNV \$ 3 million in desperately needed CACs months before retiring, money we need for affordable housing. He has never explained or answered for it. If I could haul his ass in here legally, he would damn well answer for it.

3.Mr. "*High Rises*" the former laughingstock **Constant** of the DNV's OCP Implementation Committee sold his house at great gain and departed for the United States. Who would have guessed?

4. At least two key actors in the CGA fled the Shore to parts unknown. A year later one gophered at **Carter**, a chattering magpie seeking uplift for the investment property **Carter**. There was a claim of an association with Non Government Organizations from North Vancouver despite that there are no NGOs registered in North Vancouver. Full co-ordinates are unknown.

These smarmy actors are gone. But the mess on the municipal stage, the mess they created, remains. We have to clean it up. Yet until now, no one has stepped forward. We cannot do that until the OCP review is complete, the municipal guillotine grows dull from shredding the fraudulent land use applications, and until we start laying the foundation (pun intended) for affordable housing. Until then please hold this proposal in abeyance.

Why is it by-the-way that those in the community most supportive of redevelopment in Lions Gate are ALL gone from the DNV?

Yes I am aware that we might not be able to truly sweep up the litter and clean up the mess in Lions Gate and municipal hall until November 2018. But every little bit helps. Like washing the dishes before having dessert so the burden is lighter later into the evening.

Let us move on now to what this application should be all about, and what the real fit with the OCP and a true OCP context must include.

Part 2 - Building a Caring Community

If this application was truly consistent with the OCP, and consistent with building a caring community it would include:

- Additional public consultation under S 475 of the Local Government Act including with Metro Vancouver given the issues of access to the Capilano Regional Park
- A land swap conditional on the completion of a 30unit coop building on District and Metro land, with federal government funding.
- At present CACs are calculated at \$324,000. Such a piddly amount is ridiculous. This project will generate at least \$104 million in revenue (87 units x \$1.2 million). Typical net profit is 15% of revenue or \$16 million. That \$16 million is entirely because of municipal rezoning. So shouldn't the municipality be sharing the wealth with its residents? So I propose CAC's of \$8.7 million be set aside and targeted for an affordable seniors' rental building on the east side of Capilano Road. Yes I will say it again and let you take a breath CACs of at least \$ 8.7 million set aside and targeted for an affordable seniors' rental building on the east side of building on the east side of capilano Road. Yes I will say it again and let you take a breath CACs of at least \$ 8.7 million set aside and targeted for an affordable seniors' rental building on the east side of Capilano Road.

Where will \$8.7 million come from? It comes from the context of Mr. Wonzy's research and the conduits described in the Panama Papers. Recall what I wrote earlier. **Lions Gate risks being ground zero for tax evasion in the Lower Mainland.** If families with alleged incomes of \$66,000 a year can afford a \$1.2 million townhouse, then they can pay \$1.3 million, an extra \$100,000 each times 87 is \$8.7 million.

And I do not even include the millions-of-dollars in unreported income such as the occasion of camel trading involving the proponent and other parties described in the North Shore News and laid out in this and the Wozny report.

And if someone sells a home for \$1.5 million for which they paid \$100,000 then should they not be paying at least some tax for living in this great country as suggested by Wonzy? Yes, of course!

Why should the working class and the millennials shoulder the load while the levy cheats go laughing all the way to the bank? Do you agree

If people can fritter away their money on \$1.2 million homes, they damn well can pay another \$100,000 and contribute their fair share in taxes and levies!

- Far broader public access for the much larger community to the waters' edge of the Capilano Regional Park.
- A playground or equivalent
- Tennis courts allowing the Capilano Tennis Club to relocate to the location and be integrated with the community center on the Larco lands, freeing up the existing DNV land being leased for \$1 a year to the tennis club to be used as an affordable housing site.
- Partial funding for an integrated daycare and senior care facility in Lions Gate.
- A car sharing facility in the underground parking garage
- Electric vehicle charging in the underground garage
- Direct pedestrian access to Marine Drive without having to first walk east to Capilano Road.
- Integration with Klahanie Court and Klahanie Park including enhanced pedestrian access to the Lions Gate bridge cloverleaf

Municipal Hall also has to consider how to legitimately protect rental stock. DNV Council was erroneously advised that it could protect such stock by passing a bylaw that prohibited condos from establishing "no rental" rules and bylaws. In fact the bylaw is generally not enforceable. Condo and strata bylaws and rules are established under the Province's Strata Property Act which has dominion over any municipal bylaw. As a strata President and consultant I and my clients ignore the municipality's toothless bylaw. Never has it been enforced on one of my clients. Never will it.

In addition the DNV's demoviction allowance does not apply to strata renters.

So we rightly and again ignore a misinformed DNV municipal hall in the matter and defer to the wise words of Jennifer Keesmat, Toronto's Chief Planner:

"If someone owns a unit and wants to rent it out, that is great in terms of rental supply, but it is a very vulnerable form of rental supply because it is not protected in any way."

Instead of a blanket approval, please hold this project and all other townhouse projects in Lions Gate in abeyance until the above issues have been addressed, and there is some understanding of future traffic flows.

This activity can take place during the OCP review consistent with good Councillor Hanson's thoughts on April 10, 2017.

In that regard I politely ask to be invited as part of the review and not ostracized and shunned because I am among the LBGTQ and worthy of discrimination by municipal hall. Am I allowed to be the self-professed LGTBQ housing advocate or should I be censored?

In the meantime there is one person in the DNV who could can expound on the unexplainable evolution of the development of the peripheral area of Lions Gate from a mix of built form and variety of supply including supply of affordable housing into what is now homogenous milliondollar plus town homes.

That person is Tom Lancaster, Manager of Community Planning, an advocate of affordable housing, who left the DNV about the time the funny business in Lions Gate started and who has now returned. His public perspective would be most interesting provided he is free to speak honestly. I also consider that Dan Milburn would also create transparency if allowed to speak candidly.

A message to all parties including the proponent, please understand the Yin created by the unsolved homicide. It is a most troubling matter. It fractured community consultation and impacted on the integrity of input. It will prevent the success of this project in the market. It will result in lazy children who do not excel in school, do not participate in extracurricular activities, do not stay focussed in their Kumon lessons and fail to attend university. Given the risks of further decomposing bodies being unearthed:



a party might consider legal input as to whether the existing acquisition/assembly of land can be struck due to fraud and/or non disclosure. The land could then remain untouched to respect the dead

I believe there is still time to address the lack of feng shui balance and ensure it is mitigated before prospective buyers need to be advised of the grisly details of the homicide. That activity is beyond my knowledge*

Finally, understand my approach in this submission is an attempt by an everyday person to change the culture of land use from avarice to affordability. The corrupt moneyed class including the tax evaders and their enabling municipal stooges need to expect protest in parallel with action in the courts as possible escalation as they remain silent.

I quote from Professor J. Rhys Kesselman at Simon Fraser University's School of Public Policy:

"Put money in your home, and you don't pay it either as current income, and you don't pay it when you sell, if it's been your principal residence."

I have news for the tax cheats. If the home is truly a principal residence and being sold as a potential principal residence to a Canadian resident or equivalent, even if it will be torn down and rebuilt, **indeed there is no tax**.

However, if someone who bought a home in Canada for \$100,000 to live in then sells it for \$1.5 million to overseas interests through a British Virgin Islands tax dodge they **might not** eventually pay taxes but that transaction should be audited by the CRA and taxes withheld until the audit is complete. The same can be written about any home sold to a developer for land assembly where any tax avoidance process is in place.

Every one of these transactions should be tested under the Canada Revenue Agency's General Anti-Avoidance Rule (GARR) under Section 245 of the *Income Tax Act RSC 1985.*

The General Anti-Avoidance Rule (GAAR)

The General Anti-Avoidance Rule (GAAR) was introduced in 1988, yet it still remains unknown and unclear to a great number of Canadian taxpayers.

The GAAR was introduced in <u>Section 245 of the Income Tax Act</u> with intention of giving the Canada Revenue Agency (CRA) increased abilities to target and challenge possible cases of tax avoidance and/or abuses of the tax system. Until the GAAR was introduced, no previous anti-avoidance measures had been in place.

Up until 1995, though a circular was issued by the CRA outlining what the GAAR covered, no judicial pronouncements were made. Following this year the CRA became successful in finding several cases in which the GAAR did apply.

The GAAR, in essence, legislates this: where a transaction or a series of transactions achieves a reduction, avoidance or deferral of tax, and those transactions or series of transactions are not conducted for any primary purpose other than to obtain a tax benefit, the tax consequences of the such may be invalidated.

The following is a general framework provided by the Supreme Court of Canada. In order for the GAAR to apply, lower courts will need establish that the following three points are relevant to the case in question:

- A tax benefit must have arose from a transaction or series of transactions. As virtually any plan that involves a tax deduction results in a tax benefit, this is the requirement most businesses or sole proprietors are likely to meet.
- 2. The transaction, or any transaction(s) that occurred in a series of such is found to be an avoidance transaction. This means that the primary purpose of the transaction(s) is found to have been enacted in order to obtain a tax benefit. As most tax plans tend to involve numerous transactions, it is not uncommon that at least one of these though part of a sequence involving a valid undertaking is an avoidance transaction.
- Abusive tax avoidance is observed. This means that the tax benefits obtained in a transaction or series of such is found to be inconsistent with the object, purpose or spirit of the tax rule(s) used by the taxpayer to generate the said tax benefit. This is likely the most difficult clause to prove applies.

Should a taxpayer be accused of being in violation of the GAAR, it will be their responsibility to prove that they are not. Likewise it is the government's responsibility to prove that the GAAR does indeed apply to the case at hand.

More detail is available at:

http://www.cra-arc.gc.ca/E/pub/tp/ic88-2/ic88-2-e.html

I am not a lawyer and cannot give legal advice. So readers must take advice from a lawyer regarding the Canadian Revenue Agency tax avoidance rules.

In the North Shore News article above, it certainly seems to me that the good doctor should be paying tax on every transaction with which he is involved but who knows how many family members also held the assets.

If a person moves out of their home and puts a tenant in their house it no longer is a principal residence. If a party has traditionally owned a property to be used for rental purposes but moves into it to live for one year before selling it at great profit, GARR seems to apply.

You can contribute to change by reporting the Lions Gate and other tax cheats to the Canada Revenue Agency.

If you know someone who may not have paid **over \$100,000 in tax**, you can report them via the CRA's Informant Leads Program:

http://www.cra-arc.gc.ca/leads/

Remember, silence and avoidance are the nails used to build a house of failure.

You might want to report every land assembly deal or equivalent to the CRA when you can confirm through the Land Title office that the transaction has closed and see any evidence that GARR might be triggered. In that respect I reference matters across the Lower Mainland. I note that there have been land assemblies in Lynn Creek, Edgemont, Lynn Valley and Maplewood that have drawn my interest. Having written the preceding, I would bet my bottom dollar that traditional parties such as Polygon, Bosa, Onni and others **are absolutely above board in everything they do.** I cannot say the same for parties for whom I can find no history of a successful development and whose principals are shielded from disclosure. **Those parties are Lions Gate.**

We need to return the Shore to a more just society where government cares about the safety and security of the electorate and does not line the already over-flowing pockets of its friends with more booty plundered from the public treasury.

I recommend that legislation be passed which would require all municipalities to report land assemblies to the CRA.

Immediate Action Tonight

If I have failed to stop this abomination at public hearing at this time, then my next role, before I take residence outside the Citimark sales office*, is to put the challenge to this council immediately:

It is time to share the wealth that \$1.2 million townhouses bring, let us triple, in fact let us quadruple the relocation allowance for Emery Court residents and all others going forward. You can pass the resolution right here and right now.

Who is going to champion it by making the motion?

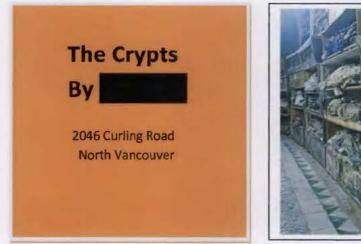


*Appendix 1

*If this project passes final reading and/or receives a development permit <u>without</u> a commitment of 30+ units of truly quality, affordable housing, restructuring of the land swap, a <u>material</u> increase in CACs, along with remediation of Yin issues, there will be pushback.

There is risk that advocates for affordable housing respond by being on site at <u>all</u> townhouse sales and presentation centers in Lions Gate handing out a transcript of this written submission (published by the DNV and on hazencolbert2014.ca) including attachments, one a letter from a former Kumon executive (in Chinese, Farsai and English) also published on my web site, warning of the inability of children and visiting grandchildren to be educated due to Yin matters.

The cover page may be titled "**The Crypts by** " and include a graphic. Perhaps Belle Isle Place is re named Yorick Lane. Lions Gate Village becomes a Hamlet.





A Lower Mainland example needs to be made of venal development, systemic municipal corruption and the human cost of demovictions. **There is no location more corrupt than Lions Gate.** No better opportunity for Lower Mainland activists to illustrate by example than with a south of the Fraser developer and North Shore addresses & postal codes that appear to indicate tax and levy evasion by the residents.

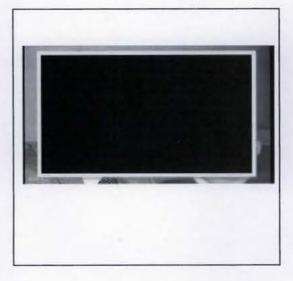
The battle for human rights is sometimes severe. This time around no less. Expect pushback with inflammatory but impotent lawyers' letters and then the application of the ubiquitous heavy truncheon enforcing the lifestyle of the corrupt moneyed and politico classes.

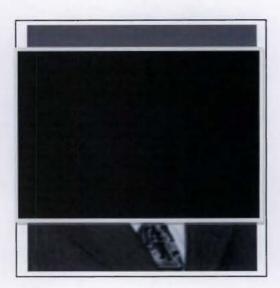


YOU ARE RESISTING!! YOU ARE RESISTING!! STOP RESISTING!!!!

Fear not the swagger of the corrupt moneyed class, their recompense to elected officials, the truncheons of their minions & thugs and neither their swords nor their fire!!

Appendix 2





photographed in his 30s circa 1984. He has not been photographed since the 1980s. His present whereabouts are not known.

absent his and with his dyed. He is now in his 60s. An FOI request to the second to provide bio, particularly in the years prior to 1990 did not receive a material response.

I read every available published account of **second and second** and **second** and **s**

e village
0:08 AM

My name is Susanne helm and we rent a house on telephone is	north vancouver	my
I have lived since in the district of north vancouver. Am I am	working for the	

I am in full support for the townhouse development. I am now and which I could live in one as a house is to big to take care off and am appartment is to not right. Townhouse provides a bit more room, my own garage and my own little yard.

I wish the district would have done this way sooner allow for townhouses in this area of the district. I work in **and communiting by bus or bicycle is so easy from here**.

I am sad that this transition is disrupting people who live here including us but it's right to have townhouses not apartments or houses but row houses or duplexes.

I am stressed that prices will be really high to buy one and that i as a local resident don't have a chance as foreigners or speculators buy before I can.

Please approve the development and take good care to add quietness and green space to it. As I am quite sad all the trees are being cut and we have so many birds moving about here and I do wonder if they are being taking care of while developing this very area.

Susanne.

From:	Louise Simkin
To:	DNV Input
Subject:	FW: [REDIRECTED]DNV Public Hearing
Date:	Friday, May 19, 2017 10:05:21 AM
Attachments:	InputpublichearingMay23.pdf

From: James Gordon
Sent: Friday, May 19, 2017 9:55 AM
To: David Stuart <StuartD@dnv.org>; Charlene Grant <GrantC@dnv.org>
Cc: Louise Simkin <louise_simkin@dnv.org>; James Gordon <gordonja@dnv.org>
Subject: FW: [REDIRECTED]DNV Public Hearing

From: Hazen Colbert Sent: Friday, May 19, 2017 9:52 AM To: jane.thorthwaite.mla@leg.bc.ca; Jonathan.wilkinson.c1@parl.gc.ca; Jonathan.wilkinson.c1@parl.gc.ca; Jonathan.wilkinson.c1@parl.gc.ca; Mayor and Council - DNV Subject: [REDIRECTED]DNV Public Hearing

On Tuesday, May 23, 7PM at DNV Municipal Hall, 355 West Queens Rd, North Vancouver, a Public Hearing is scheduled. The subject of the Hearing is a development proposal from Citimark for an 88-unit townhouse project in Lions Gate, at Curling and Capilano Road.

The proposal is one of a series of 6-7 virtually identical proposals which, if passed, will be built out over the next 2-3 years.

Lions Gate Village was envisioned to be a platform to build out affordable housing as per the DNV's Official Community Plan. In contrast the townhouses in the application (and all the other proposals) will likely average \$ 1 million each including taxes etc (at least according to good Councillor Lisa Muri on April 10, 2017).

Please find attached an alternative approach to a project in Lions Gate. I suggest the Citimark application can go forward, but with a material commitment to social infrastructure including quality, affordable housing particularly for seniors with a commitment to the LBGTQ community.

I have embedded Powerpoint slides into the written notes for ease of use.

You are invited to attend and in any event I would certainly welcome any input to the attached.

The attached is labeled as draft as I may make changes in the event of new information over the next few days.

Best wishes all for the long weekend.

P.S. In my input I reference a recently released study that applies to Lions Gate. Here is the link for convenience.

http://siteeconomics.com/wp-content/uploads/2017/04/High-House-Pricesand-Low-Incomes-April-2017.pdf

Low Incomes and High House Prices in Metro Vancouver

siteeconomics.com

LOW INCOMES AND HIGH HOUSE PRICES IN METRO VANCOUVER SITE ECONOMICS LTD. 2 Perhaps Not All Income Is Reported The housing affordability ratio created by these

Warm regards,

Hazen S. Colbert

Slide One

Building a Caring Community



How developers and municipal hall can team to build an inclusive and just society

Building a Caring Community



How developers and municipal hall can team to build an inclusive and just community

"An attempt by a passionate and engaged resident of the North Shore to change land use policies to favour Human Rights and home affordability, and to shift us toward a more just society."

First some housekeeping as *His Worship* calls it.

I will not be speaking to any of the first part of my written submission except in passing. Sorry no *breaking bad* tonight. The indisputable facts are well laid out for anyone wishing to peruse them. Disclosing those facts are why I risk the same end as Howard Beale in Network. I address the Wonzy report independent from it being included in the first part of my written submission.

A public hearing is a formal occasion to voice opinion, interpretation and fact, but also acts as a rigorous and critical review of land use matters. A public hearing is best not seen through a rose coloured lens.

I will speak in 5-minute intervals to the second part of my written submission on how this project the subject of tonight's hearing and many others could contribute to the OCP and contribute to building a caring community including a supply of affordable housing for the diverse families living on our beloved North Shore. I will use the same approach at all future Lions Gate Public Hearings.

Please do not think of any of my words tonight as judgemental, they are not designed in that way. They are meant as a prayer for relief and in pursuit of a just society. If you are agnostic or otherwise are absent from prayer at this time, then consider them beggary, and beggary is valiant. Under the Canadian Charter, Canadians have the right to live anywhere in the country on any street, to move from place-to-place.

As per a United Nations resolution supported by the federal government, Canadians have the human right to quality, affordable housing.

Elected officials are responsible for ensuring these rights are protected.

Governments are expected to intervene to protect their citizens in a role of first resort, both from natural and random forces such as drought and starvation, as well as forces such as hostile individuals whether internal or external and hostile nations. In role of last resort only, governments can be expected to intervene to enforce contracts among private parties but only to make parties whole. Governments are not called upon to create wealth for *preferiti* municipal actors through bylaw. If such wealth is created it is expected to be inadvertent and shared equally. That was the exactly what happened in Canada until about 1985. Unjust enrichment of a private party, enabled by any level of government is strictly prohibited by enactments and the common law.

Some of you will recognize the name Richard Wozny. He has been a key player in Vancouver's development industry for 33 years and he just wrote a report: *Low Incomes and High House Prices in Metro Vancouver*.

He's studied wealth transfer regarding zoning and has come to several conclusions including that house values wildly disproportionate to incomes indicate a high level of tax evasion.

I quote from Wonzy re real estate in the Lower Mainland:

"Over the past 30 years, private residential real estate has become more of an economic 'free rider,' **enjoying speculative, low-risk increases in value generated by public investment, but avoiding making adequate contributions to the public realm which supports it.**"

I have studied the report. I have also studied the relationship between incomes in the postal codes of Lions Gate compared to residential home values in the context of off shore financial structures.

My conclusion is that Lions Gate risks being ground zero for tax evasion in Metro Vancouver.

The application in front of us tonight and the many others in Lions Gate, risks being a conduit for parties to hoard money in tax exempt investments for the purpose of evading municipal levies as per the Wonzy report.

I do not think any stakeholder wants that outcome, not the proponent, not the municipality, not the honest home owners. But nothing is as *queer as folk*, the process is flawed, and what we started with as legitimate objectives is resulting in unwanted outcomes.

SLIDE 2



Canadian Revenue Agency – General Anti-Avoidance Rule (GARR)

http://www.cra-arc.gc.ca/leads/

The simple way to at least begin to address flaws is for municipalities to have to report every detail of all land assembly and subdivisions to the Canada Revenue Agency (CRA) with very specific rules This reporting will help prevent the tax cheats from claiming the sale of speculative land was the sale of a principal residence and therefore not necessary to report for tax purposes.

Right now the legislated tax reporting records for the sale of land held for investment is *un arroz con mango* – we do not know where the rice ends and the mango beings, in other words an indecipherable mess. A huge step forward occurred last tax year. Starting in 2016 any sale of a principal residence must be reported in the seller's tax return for the year of sale. This is true even if the entire gain is fully protected by the principal residence exemption. So let us get the CRA to start matching records not only in the same year but across years. By-the-way investors in the stock market are not allowed to trade on inside information. Why is there no equivalent rule for real estate investing?

Developers should also be required to report condo resales prior to turn over to the strata corporation. If the flip occurs less than one year from purchase it is not taxed as a capital gain but as income, doubling the taxes.

Please note that contrary to pop culture, tax avoidance in Canada is as illegal as tax fraud if a party structures a transaction solely to avoid tax. Research the CRA's General Anti-Avoidance Rule (GAAR).

If you think someone has not paid their taxes on the sale of land including a building or not, to a developer or anyone for that matter report them at:

http://www.cra-arc.gc.ca/leads/

Reporting is only for material tax evasion - \$100,000 and more in taxes.

These are only band aid solutions to stop the bleeding away of tax revenue. Substantive structural changes need to be made to land use management in order to building a caring community.

I will return to discuss those changes.

SLIDE 3

Building a Caring Community



How developers and municipal hall can team to build an inclusive and just society

Building a Caring Community

BC's housing market is out of control. Renters live in constant fear of renovictions, demo-victions and rent hikes. No actor has a business plan or model predicted on such outcomes. But they are happening. And it is not a temporary problem. It is a longer term structural problem. As Wonzy reports, "*residential housing avoids making adequate contributions to the public realm.*"

Working and young families can't afford to buy a home in the DNV which to raise their kids. Seniors who do not own a home and live on pensions, and people with fixed incomes pay so much for rent they can't afford to buy food. The SAFER program is woefully inadequate. Yet there is clear evidence that some people living in \$1.9 million-and-more single family homes can afford to do so on incomes of \$65,000 a year before tax. Are they reporting their true income and wealth? Are they being taxed on their full investment portfolio? Are they paying their share of municipal levies for water and waste collection? Residential housing is crowding out broader economic policy and preventing the Province from having a diversified economic strategy and platform. Municipalities spend all their time approving development applications and little time on other material issues such as real transportation matters. Municipal councils are urged to hurry rezoning decisions while simple road repaying projects which should be measured in days or weeks take years as evidenced by our own Keith Road Bridge and Lynn Valley Road projects.

Education and health care decisions are being made on the basis of how much economic value can be unlocked in land such as hospital and school lands, which is then flipped in transactions that are often suspect.

All of these issues are a recipe for long term economic dead weight loss created by excessive profits in the land development sector particularly when foreign entities are involved.

These issues are not the responsibility of the developer. The developer is a profit making enterprise.

The issues are the responsibility of government as per enactment.

What can we do to address these issues on a development-by-development basis?

Building a Caring Community

This is how I recommend we address the development application in front of us.

For this application to be consistent with the OCP which uses the words affordable housing 116 times, and consistent with building a caring community it would include:

The proponent would offer CACs of at least \$ 8.8 million – yes I will say it again and let you take a breath – CACs of at least \$ 8.8 million. The DNV would accept the offer and set aside the money targeted for a committed affordable seniors' rental building on the east side of Capilano Road, one that is GLBTQ friendly.

SLIDE 4

Quality Affordable Housing for All Types of Families



Where will \$8.8 million come from?

The District cannot demand CACs and it cannot make rezoning conditional on CACs. What it can do is create, within the planning process for Lions Gate Village, a requirement for completion of social infrastructure and social services including specific build out of affordable housing units available to all. It is then up to the development community and the planning department to work together to determine how to achieve the build out. I break now but will return to explain where \$8.8 million comes from. I will also lay out some specific recommended changes to the application in front of us.

SLIDE 6





How developers and municipal hall can team to build an inclusive and just society

When we recessed I said that this project should offer \$8.8 million in CACs. Now I will explain the rationale.

The rationale is found in the context of Mr. Wonzy's research and the conduits described in the Panama Papers in my full written submission. Recall what I said earlier: *Lions Gate risks being ground zero for tax evasion in the Lower Mainland.*

If families with alleged incomes of \$66,000 a year can afford a \$1.2 million townhouse, then they can pay \$1.3 million, an extra \$100,000 each times 88 is \$8.8 million. And I do not even include the millions-of-dollars in unreported income laid out by Wozny. And if someone sells a home for \$1.9 million as a result of municipal rezoning for which they paid \$100,000 then should they not be paying at least some tax, both income and municipal for living in this great country and great municipality, a model as suggested by Wonzy?

Not all the new homes will be \$1.2 million. Some will be less and some more, so the \$100,000 is an average number.

The question is, "Should renters, seniors, the working class and the millennials shoulder the load entirely a function of the date of their birth and decisions made in municipal hall? Do you agree Councillor Bond?" If people can afford a \$1.2 million home and drive two German build luxury cars, what possible argument can be made that they not pay another \$100,000 which goes toward CACs and contribute their fair share in taxes and levies. But the \$100,000 is really not a tax is it? Unlike a tax such as GST which goes to Ottawa and may never be spent locally, the CACs are built into the house price and improve the local community. As the community improves the house price rises. The money comes back to the homeowner. This is the key aspect of what I am suggesting. Every dollar paid in CACs is returned to the homeowner when they sell their property. And it is a tax free return as long it is a true principal residence.

The counter to my position is that an additional \$100,000 reduces affordability. My response is that CACs can be progressive. If a development includes homes priced below \$400,000 CACs would be waived.

On a relative basis most but not all the people who are poor money managers in this country are baby-boomers who have near bankrupted the nation with unfunded liabilities and entitlements while they depreciated the country's infrastructure and failed to repair and replace it. What is the one thing they have managed well? The answer is, "The tax free return in their principal residence." I am not alone in my observation. It is truth and well laid out in thousands of peer reviewed academic and other papers. They certainly were not financially responsible people as the generation that preceded them. What I have said has been repeated by people far more educated in the matter than I. We should not be enabling the baby boomers with tax and levy breaks. What other changes do I recommend?

- The land swap, sale of public land and private access to the Capilano Regional Park be made conditional on the completion of a 30-unit coop building on District and Metro land, with federal and provincial government funding. There should be a foot bridge over the river and a link to Ambleside.
- Additional public consultation under S 475 of the Local Government Act including with Metro Vancouver given the issues of access to the Capilano Regional Park. Private access to a public park including private water access requires deep community consultation. There need be far broader public access for the much larger community to the waters' edge of the Capilano Regional Park.
- A playground or equivalent including a tree house being built in one of the two parks
- Tennis courts allowing the courts for the Capilano Tennis Club to relocate to the location and be integrated with the community center on the Larco lands, freeing up the existing DNV land being leased for \$1 a year to the tennis club to be used as the affordable housing site mentioned earlier.

- Partial funding for an integrated daycare and senior care facility in Lions Gate.
- A car sharing facility in the underground parking garage
- Direct pedestrian access to Marine Drive without having to first walk east to Capilano Road.
- Integration with Klahanie Court and Klahanie Park including enhanced pedestrian access to the Lions Gate bridge cloverleaf

Instead of a blanket approval, please hold this project and all other townhouse projects in Lions Gate in abeyance until the above issues have been addressed, and there is some understanding of future traffic flows. The OCP uses the word affordability 116 times. It was adopted through bylaw. Please use it as a sword if need requires and only if other parties are unwilling to share the wealth. In addition the exact words of the peripheral land use policy referred to by good Councillor Muri on April 19, 2017 reads:

"Redevelopment in the Peripheral Area surrounding the Lower Capilano Village Centre core is expected to take place over many years and provide opportunities for a mixture of built forms on a single block."

Every proponent read those words before starting work on their application. So there should be no *que-jumping*.

Addressing these issues can take place during the OCP review consistent with good Councillor Hanson's thoughts on April 10, 2017.

As per good Councillor Bassam's responsible position, I also do not want to see any undue hardship placed on developers as a result of delays.

So I suggest that the quicker a developer can refresh their projects to include a material supply of affordable housing and/or to enhance their CAC contribution, the sooner they are at the front of the *que* with DNV planning and therefore soonest to get approval without waiting for the full OCP implementation review. There is no requirement for developers to pay CACs. They could come in with a project in which half the units are priced below \$400,000 so flexibility is retained.

As a message to all parties including the proponent, please understand the overwhelming level of Yin created by the unsolved homicide described in my written submission which has led to unbalanced feng shui. I did not understand the issue until recently. I likely still do not fully understand. I perceive it as a most troubling matter. It fractured community consultation.

I have spoken to a former Kumon executive regarding the matter. He does not believe the stunted learning of children in the development, either living there or as visiting grandchildren, as a result of the unbalanced Yin will be overcome.

I believe there is time to address the lack of feng shui balance and ensure mitigation before prospective buyers need to be advised of the details of the homicide.

I say they need to be advised because it is an environmental issue.

There is merit to the application but changes need be made.

SLIDE 6

Building a Caring Community



In closing I know we cannot build 30 units of affordable housing overnight. It will take 6-18 months.

Yet in building a caring community there is something we can do overnight.

Right now the demo-victing allowance for the residents of Emery Court and for other needy people in the District is about \$4,000 per family. I put the challenge to this council, right here and now. Its time to share the wealth that \$1.2 million townhouses bring, lets triple, in fact let's quadruple the relocation allowance for Emery Court residents and all others going forward.

You can pass the resolution right here and right now. This occasion is a council meeting, and you do not need public consultation or agenda item to amend this type of policy to the best of my knowledge.

Who is going to champion it by making the motion?

Remember, silence and avoidance are the nails used to build a house of failure.



Low Incomes and High House Prices in Metro Vancouver

SITE ECONOMICS LTD.

Introduction

Site Economics Ltd., has conducted over 1,250 large-scale real estate development and financial studies. Clients include the majority of major developers in western Canada and all levels of government. Past projects include studies of hundreds of shopping centres and residential towers and thousands of acres of industrial parks and residential suburbs. The total value of the projects studied exceeds \$120 billion. The firm has an enduring interest in real estate and its economic and ethical role in the creation of public infrastructure, the basis of quality of life and the middle class.

Executive Summary: An Unsustainable Tax Situation

Based on the simple premise that the more a home costs, the more money a buyer must have, this report contrasts household family incomes reported to Revenue Canada, with the price of residential real estate in municipalities across Metro Vancouver. It is a standard, widely used statistical measure which yields useful, reliable results. There are always minor exceptions but they do not effect the key results when the sample size is so very large.

Reported Incomes Are Not Associated with Home Prices

The analysis concludes that reported taxable incomes are simply not related with the price of Metro Vancouver's real estate. Differences between communities in the percentage of elderly and likely retired citizens did not account for the failure to find a predictable relationship between income levels and housing prices.

These results point to possible inappropriate reporting of family incomes among high value property owners. The source of this problem is not the general public but rather inadequate governance by federal, provincial and municipal politicians who have not updated tax regulations to be fair or to reflect the modern economy. The problem is not the general public but rather inadequate governance by federal, provincial and municipal politicians who have not updated tax regulations to be fair or to reflect the modern economy.

Average detached house prices can vary from the regional average by as much as 220% but incomes vary by only 25%. This is a striking difference as income levels should logically be high enough to support the high house prices. This market cannot even support a proper supply and demand equation.

The Lower the Reported Income the Higher the House Price

The unusual finding is that higher house prices are found in low income municipalities, and lower house prices are found in high income municipalities. Families in Metro Vancouver's traditionally "upper and upper middle class" western urban centres, such as Vancouver, Richmond and Burnaby, live in houses with very high values, routinely over \$1.5 million and often \$2 and \$3 million; far above the regional average. Yet taxpayers in these same cities are reporting unusually low taxable median family incomes well below the regional average.

Conversely, in newer, traditionally less affluent "middle and working class" eastern centres such as Port Moody, Coquitlam, Port Coquitlam, Langley, and Maple Ridge, house prices are well below the regional average. These areas are reporting incomes well above the regional average. The remote suburbs are now the high-income areas, at least as far as taxation and contribution to funding public infrastructure is concerned. For example, Port Moody now has the highest median taxable income in Metro Vancouver yet only average house prices and Richmond has the lowest median taxable income yet some of the highest house prices.

Perhaps Not All Income Is Reported

The housing affordability ratio created by these very low incomes and very high housing prices suggests that full incomes are not being reported. Richmond and Vancouver now have amongst the highest income-to-house price ratios in the world and such an anomaly should trigger a closer look at factors that underlie this disparity. Even the relatively high median incomes in West Vancouver cannot justify home prices in that suburb, which records an astronomical price to income ratio in 2016 of 37. Clearly the definition and treatment of taxable income needs to be updated by our government. The disconnected and irrational nature of the inner municipalities is in stark contrast to the more standard rational and expected ratios in the suburbs.



Conclusion and Recommendations

By failing to require that all contribute proportionally and appropriately, government simultaneously harms and overburdens some tax payers and inflates house prices. High, middle and low-income tax payers are subsidizing house prices for those who inappropriately report low incomes, enabling them to reallocate resources from taxation to paying higher house prices. This problem is widely recognized by federal, municipal and provincial levels of government as well as the private sector and all parties have observed the disparity. Logically therefore enforcing and updating tax policy would help resolve housing affordability, maintain quality of life and strengthen income equality.



Capital is the only measure of success in a high priced housing market as it has overwhelmed the virtues of ability, work and associated income. Bringing house prices down even slightly would create more balance, opportunity and fairness.

The government should take action by updating taxation laws to ensure everyone pays their fair share, evening the playing field for all. Realigning taxation ensures high quality of life, and equal access. It is an important step government can take, thereby preserving the middle class. The related benefit would be a decrease in real estate prices.

Importantly, the government should take steps to curtail real estate speculation by increasing transaction costs and property taxes for all investors in residential real estate, international and domestic. Residential real estate should carry its own weight, with increased property taxes and decreased preferential investment taxation thereby generating funds for higher levels of government and infrastructure investment.

Growth should pay for itself with increased property taxes and fees.



Public Infrastructure Gives Private Real Estate Value

It is illogical that Metro Vancouver's housing can be so expensive that even high-income families, never mind middle income families, struggle to afford a detached or even multi family home. The problem is complex but one way it can be understood is by means of a simple and traditional economic analysis.

By way of background, private real estate value is typically created by its surrounding "location, location, location". A home's value is derived not just from its ability to provide shelter, but also from the roads and services it is connected to and proximity to all of the elements that make our daily lives function. This is the surrounding city and urban framework largely represented by public infrastructure investment. It is the public realm that generates most of the value and is the attraction of a city, not the private investment. People express the desire and intention to live in a specific city, but not in a specific private house. Using taxes, federal, provincial and local levels of government invest heavily in public infrastructure for the benefit of society at large. These investments allow the marketplace to function and create private sector (residential, industrial and commercial) real estate value. Would your home hold the same value to you or a potential buyer if it were not serviced by water, sewer, gas and electricity? Would it be as valuable if it were not conveniently connected to roads, if there were no schools or hospitals in the area or if there were no green spaces and waterfront to enjoy? Public infrastructure in all its many forms is the basis of quality of life.

Equal access to public infrastructure is the basis of the middle class. When there is a surplus of infrastructure there is easy and equal access for all and a city becomes an attractive destination with an appealing lifestyle. When there is insufficient public investment and a deficit of infrastructure there is less quality of life, congestion and greater inequality arising from unequal access to essential services. Growth should pay for itself through new taxes that fund new investment in the public realm to ensure high standards of access are maintained and congestion is avoided. Public and private investment and value are symbiotic in that they arise and work together when all parts of the economy contribute to the development and maintenance of public infrastructure. Over the past 30 years private residential real estate has become more of an economic "free rider", enjoying speculative, low risk, increases in value generated by public investment but avoiding making adequate contributions to the public realm which supports it.

Most public infrastructure investment that we rely on today was built before 1990. Society has drawn down much of that value by growing the private sector with new real estate development but neglecting to make a commensurate contribution back to the public realm. This is needed to grow and sustain the public infrastructure that makes it all possible. The government and public appears reluctant to expand infrastructure compared to past generations for whom the benefits of being generous to the future were more obvious. Obviously Growth should pay for itself.

If some home owners can buy not just their house but all the associated pubic services without having to shoulder the full burden of taxation then the public at large is indirectly subsidizing house prices. Logical and fair taxation could lead to more logical and fair house prices.

The source of the problem is outdated governance.

The report explores this issue through one of the well-established economic tools which correlates demand with supply – the family income to house value ratio, or "median multiple". This is an accurate if not fully comprehensive statistical analysis.



Methodology: Metro Vancouver's Unaffordability

In a modern capitalist economy, which is supposed to run on merit, it is illogical that even highly paid professionals, such as medical doctors, have trouble buying a detached or even multi family house in Metro Vancouver. If you were lucky enough to get into the real estate market more than 15 years ago, you're probably breathing a sigh of relief, even if there is angst regarding the next generation's ability to do the same. Yet prices remain high which indicates that somebody is able to buy in this market.

In real estate development, any market analysis must consider both supply and demand. To do this, a simple measurement called the "Median Multiple" is used. The Median Multiple, often referred to as the Housing Affordability Ratio, is determined as follows:

This measurement is the preferred measurement for the Demographia international housing affordability study. It is described by the authors of that report as a measurement that "is widely used for evaluating urban markets, has been recommended by the World Bank and the United Nations and is used by the Joint Center for Housing Studies, Harvard University." They note that this measurement is used to compare housing affordability between markets by the Organization for Economic Cooperation and Development, the International Monetary Fund, media outlets like The Economist, and other organizations.

To help interpret this data, Demographia has set out the following rough guidelines for the spectrum of affordability.¹

MEDIAN MULTIPLE	AFFORDABILITY RATING
3.0 and under	Affordable
3.1 to 4.0	Moderately Unaffordable
4.1 to 5.0	Seriously Unaffordable
5.1 and Over	Severely Unaffordable

The widespread adoption of this measurement internationally enables the reader to understand the financial implications of the ratios uncovered by this research. For example, the Demographia study for 2015 shows Hong Kong has a median multiple of 19; Sydney, Australia a multiple of 12.2; and San Francisco a multiple of 9.4. By using the same measurement in this study, the reader can usefully compare these cities with other cities across Metro Vancouver.

Analysis

The more a home costs, the more money a buyer must have to purchase that home. Logically, a high-priced real estate market like Vancouver's would require very high income earners to buy into that market, but Metro Vancouver's median multiple exceeds 20 and several of its individual municipalities exceed 30! How is this possible? How can the median household income be so low when the homes that are being purchased are so expensive? This finding, these median multiples, are logically and even technically improbable, and yet easily demonstrable in the Metro Vancouver real estate market.

Source of Data - Income²

This report compiles Canada Revenue Agency data for annual taxable median income for families (also known as "households") across Metro Vancouver for the period 2008 to 2013. Originally, this data was freely available from BC Stats. However, since the defunding and restructuring of BC Stats, this information is no longer freely available from the provincial government.

The data for this report were obtained indirectly from Canada Revenue Agency via Metro Vancouver. As 2014, 2015 actual data was not available by this report's publishing date, these data have been estimated by applying the actual three year historic increase from 2010 to 2013 to the past three years 2013 to 2016. Not all housing studies use taxable median income as a benchmark but rather use census and survey data that is easy to obtain but less precise and reliable. The data has several flaws and major assumptions such as, only the incomes for multi person families were used in an attempt to remove most renters from the analysis, wealth and income are eventually correlated over time and historic long time low income home owners have not been accounted for etc. These issues and exceptions are all typical in a broad statistical overview and data for all urban markets have similar exceptions and they are too minor to influence these findings.

Source of Data – House Prices

This report, like virtually all other comparable reports, relies on publicly released data produced by the Vancouver Real Estate Board and the Fraser Valley Real Estate Board, which provide the median prices for multi-family, detached single family, and "all" housing types in the years 2008, 2013 and 2016, as of September in each year.

⁽Adopted from Demographia 2016 report, available online at http://www.demographia.com/dhi.pdf)

Findings Related to Household Income in Metro Vancouver

The income data used in this study does not include single person households and thus it efficiently and effectively removes much of the influence of renters (as opposed to owners) from the housing analysis.

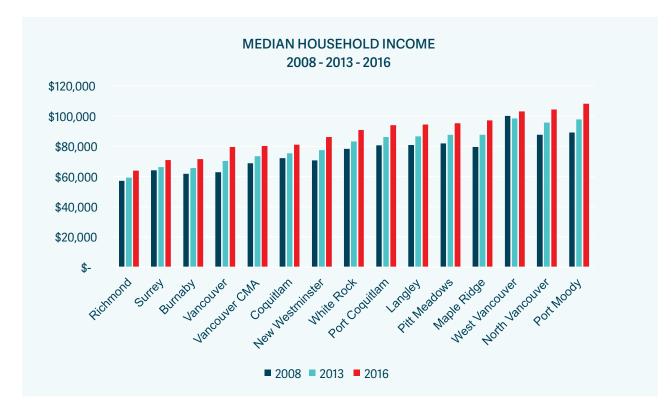
- Analysis of multi person household income by Metro Vancouver municipality suggests that family income across the region is relatively uniform and varying from the regional average by, at most, 25%.
- Taxpayers in Metro Vancouver's traditionally "upper and middle class" western urban centres, such as Vancouver, Richmond and Burnaby, are reporting unusually low taxable median family incomes, well below the regional average.
- Conversely the newer, traditionally less affluent, "middle and working class" eastern centres such as Port Moody, Coquitlam, Port Coquitlam, Langley, and Maple Ridge, are suddenly and unusually reporting incomes above the regional average. The remote suburbs are now the high-income areas, at least as far as taxation and contribution to funding public infrastructure is concerned.
- This finding is not logical as the majority of multi person families are expected to have incomes sufficient to support a middle class lifestyle.
- Differences between communities in the percentage of elderly and likely low income retired citizens did not account for the failure to find a predictable relationship between income levels and housing prices.

²The reader can access the median income for families data on the Metro Vancouver website here: http:// www.metrovancouver.org/services/regional-planning/ PlanningPublications/IncomeTaxfiler_Families_Muni.pdf

The reader can access the median income for families directly on the Canada Revenue Agency website here: http://www.cra-arc.gc.ca/gncy/stts/itsa-sipr/2013/prvtbl1bceng.pdf

The data used in some of the other comparable studies is based on the census which is not deemed to be as reliable as actual tax filer data.





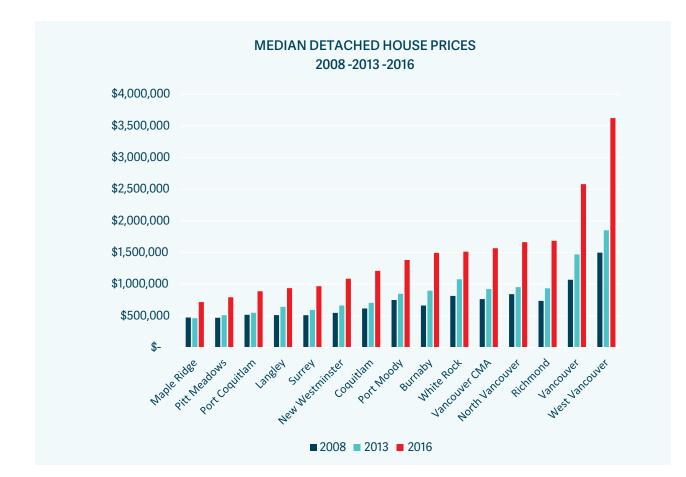
If Port Moody has the highest taxable income, the government should update taxable income measurements.

The lowest income cities in Metro Vancouver, such as Richmond, have median family incomes not only well below the urban average but also well below some poor and remote rural areas of BC. Does that not strike anyone as inexplicably strange.

- Any variance from statistical averages is a concern and Metro Vancouver has much lower average incomes than vaguely comparable cities such as Seattle or Portland yet also, somehow, has much higher house prices.
- Detached House Prices in Metro Vancouver
- The detached house price data used in this study is from the Vancouver and Fraser Valley Real Estate Boards as of September, in the years 2008, 2013 and 2016.
- Analysis of detached house prices by Metro Vancouver municipality suggests that, unlike income which has a 25% variance between municipalities, detached house prices vary from the regional average by 220%. This is a

striking difference and a range which is not explicable or logical as income levels are supposed to be high enough to generate demand sufficient to support the high-priced end of the market.

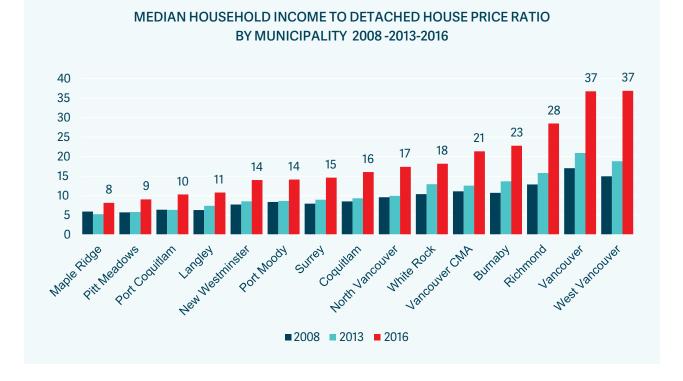
- Families in Metro Vancouver's traditionally "upper and upper middle class" western urban centres, such as Vancouver, Richmond and Burnaby, live in houses with very high values, routinely over \$1.5 million and often over \$2 and even \$3 million; far above the regional average.
- House prices in the newer traditionally less affluent "middle and working class" eastern centres, such as Port Moody, Coquitlam, Port Coquitlam, Langley, and Maple Ridge, are well below the regional average.
- The analysis has determined that on average high house prices can be matched with low incomes and low house prices can be matched with high incomes. This pairing is not logical and it defies rational economic explanation.
- Average annual house price growth was 23% or 8 times income growth, a major value leap of 70% from 2013 to 2016



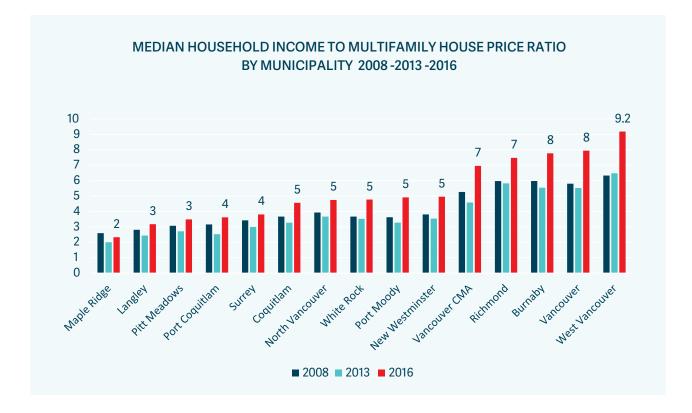
The Ratio of Incomes to House Prices – the Median Multiple

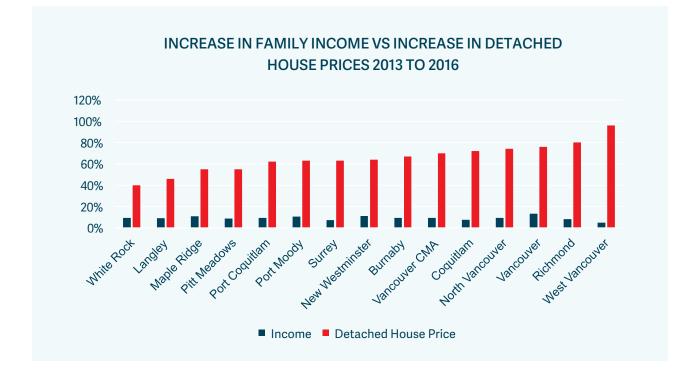
The highest housing unaffordability ratios are in the most attractive urban areas, notably Vancouver, Richmond and Burnaby. These areas are amongst the poorest in terms of median family income, yet they have the highest house prices.

The housing affordability ratio created by these very low incomes and very high housing prices makes it clear that either house prices are being unrealistically reported, which is highly unlikely, or not all income is being reported for tax purposes, which is likely and perhaps the only possible explanation. Otherwise, for no apparent reason, Richmond has perhaps the highest income to house price ratio in the world. Again, it is important to note that a ratio of 5 is considered overpriced and our region is over 20. Burnaby is 23, Richmond is 28 and neither is dominated by renters or seniors. It is not logical that so many low-income residents buy expensive houses. The analogous situation would be people reporting minimum wage routinely buying Rolex watches and luxury limousines.



The multifamily house to income ratio shown below is logical and expected with a regional average of just over 7. This is still high compared to international standards and even well located multi-family units are becoming unaffordable.





Detached prices are unaffordable and even well located multi- family is very expensive.

Even the relatively high median income of West Vancouver cannot justify home prices in that suburb, which records an astronomical ratio in 2016 of 37.

The disconnected and irrational nature of these urban ratios is underscored by the more standard and expected ratios in the suburbs, where most residents have traditional employment and obvious sources of income that generate tax statements (for example, T4s). Informal buyer surveys conducted by major condo developers regularly indicate that over half of the units in concrete condominiums downtown, at urban nodes and near rapid transit are purchased by investors, and that they are the driving force in that market. It is reasonable to conclude that housing prices are being impacted by investors who very effectively compete with those trying to buy a home they can live in. More importantly, the low incomes that are reported have the double negative impact of giving those people who are not paying sufficient taxes, more buying power, thus increasing market prices, and drawing on community infrastructure, all without supporting the renewal and expansion of the public realm.

The problem can be partially resolved by following steps taken by other governments who have been in similar situations.



Conclusion: Resolving One Aspect of Unaffordability

Based on this review of the housing market and income levels, there is a problem with fair and appropriate reporting of income for taxation purposes in Metro Vancouver. In the words of President Abraham Lincoln, "laws without enforcement are just good advice". The fault lies not with the public or business, but with the politicians who should bring appropriate tax policies to bear and ensure that everyone pays their fair share. Politicians must be committed to the public realm; hence action must keep pace with the speed of growth. Negligence in doing so results in significant decline and damage to quality of life and the middle class.

Residential real estate, like food and water, is a necessity. Individual homes were never intended to be an investment vehicle to be hoarded, or to be subject to artificial, non-market-driven shortages. This basic concept is reflected in Federal tax law, which exempts a primary residence from capital gains taxes, and are emphasized by the conditions limit this exemption to a single tax exempt property per family.

With its new emphasis on banking, the global economy has helped fuel the excessive appreciation of house prices worldwide, thereby encouraging speculation. Canadian tax laws are clearly outdated and unprepared for specialized requirements. They need periodic amendment in order to better reflect ever changing conditions and ensure they are fair and balanced. Uncontrolled residential prices hinder industrial and office development by competing for land and not paying sufficient property taxes. This harms business thereby retarding job generation in an already handicapped economy, something no society should permit. This is in addition to high prices creating a problem with work force housing.

The government should revisit and revise tax regulations to ensure everyone pays their fair share.

In order to maintain quality of life, government needs to enforce and update income tax laws. Such action would help with housing unaffordability in Metro Vancouver as real estate prices would not be subsidized by underpriced public services.

Currently all tax payers subsidize those who inappropriately report low incomes. By allowing some to not contribute sufficiently, government simultaneously harms and overburdens tax payers and inflates house prices.

The government should take steps to curtail real estate speculation by increasing transaction costs and property taxes for anyone buying individual houses for investment purposes.

Real estate speculators who buy and hold properties can often capture, but not pay for, the value that the general public creates and pays for in taxes and infrastructure investment. The justification for an increased tax burden on speculators is obvious. Price and value increases are often due to public sector investments and are therefore "windfall profits" over and above normal economic profits and, as such, should be fully taxed. The public should not continue to subsidize the financial return of the speculator, particularly at these high prices. Real estate speculators value housing inappropriately harming those buyers who intend to live in their home. Speculators also increase community costs and undermine community services and local economies by increasing vacancy. The City of Vancouver reportedly has over 20,000 vacant homes, likely due largely to speculation.

The housing shortage and affordability problem harms the local economy by forcing vibrant new businesses to relocate to secondary cities, in large part because those cities can offer abundant, low cost housing for their workforce In Metro Vancouver, which is facing affordability ratios at worldwide highs, property taxes should be increased for all residential real estate particularly that which is not owner-occupied, excluding rental apartment buildings. If incomes are no longer a reliable source of taxes, then real estate, which can be taxed, should be required to contribute more revenue to all levels of government.

Proposals like UBC's Sauder School of Business Housing Affordability Fund property tax initiative are good examples of the kinds of policies that could be adopted by the provincial government in order to reduce the potential returns of holding property for investment purposes.³



Real estate ownership is an essential pillar of middle-class family wealth as it facilities capital being passed down through the generations. Government which delivers quality infrastructure also offers a high quality of life and strong legal protections. The uncounted billions of dollars being generated by real estate should be subject to updated taxation and fees and some of these funds reallocated to expand and enhance all forms of civic and natural infrastructure.

The weakening of the middle class, income inequality, and decline of public infrastructure are all interlinked and reflect an increasing failure to govern based on ethical and fair guiding principles to promote the public good. Excessive investment in passive, unproductive or overpriced real estate can often be a sign of illegal or immoral financial activity such as money laundering. The primary ingredient of a real estate market is capital and why would so much of it want to be stored in unproductive houses and not a stock market.

Irrationally high-priced real estate is not harmless or "green". There are plenty of victims, from the environment to the middle class. Simply stated, Metro Vancouver is worth more than it charges in property taxes and fees. □

GRAPHIC DESIGN: monolab.ca

³ http://www.housingaffordability.org/

Dear Mayor and Council,

I would like to comment on the Belle Isle Townhome project being proposed by Citimark for the Lions Gate Village area. I fully support this project and can't wait to see more townhome developments like it in the District of North Vancouver.

I grew up not far from the proposed development site in the Norgate neighbourhood and also attended both elementary and high school in the District as well. As a young adult, I moved away for University, always thinking that one day I would move back.

I'm now a young professional with a good job and a long-term partner, and we are nearing the point in our lives where we are talking about starting a family. I would love to move back to North Vancouver, and specifically this part of the District, but there are simply not enough housing options for us.

I always thought that one day, when my parents were ready to move on to a smaller home, I might buy my childhood home and raise my own family there. This is no longer an option as the price of detached homes is simply too high. As housing prices have gone up, many people in my generation have learned to adjust our expectations, and adapt to living in smaller spaces (as they do in most other countries around the world).

I currently reside in a condo unit, but could quickly outgrow it in the next few years. I would love to make the next jump up to a townhome, but options like what's being proposed by the applicant are pretty much non-existent in this part of the District (and many other areas too).

Council has before them a great opportunity to say <u>yes</u> to gentle densification, to say <u>yes</u> to townhomes desperately needed by families, and to say <u>yes</u> to making changes that will help the people who grew up in the District stay in the District.

Will this townhome development single-handedly solve affordability issues in North Vancouver? Certainly not. But what it will do is provide options and alternatives to single family home ownership that are significantly less expensive by comparison.

I hope Council will support and approve this proposed development.

Sincerely,

Emily Howard

From:	
То:	DNV Input
Subject:	Belle Isle Public Hearing
Date:	Friday, May 19, 2017 2:47:18 PM

To Whom It May Concern,

My name is Jodie Parente. I am a resident of the District of North Vancouver. Born and raised. When I married, I moved to Toronto for a few years while my husband worked and I raised our two small children. We always planned to move back to the North Shore to raise our family. We moved back to the DNV years ago and have been renting while we save the money to buy.

My husband works downtown and commutes by bus, I work and our children and our children would allow my husband easy access to transportation over the Lions Gate bridge for work and is walking distance to the school that my children attend.

I am in full support of this project and hope that the council appreciates how limited and necessary this type of housing is for young families wanting to continue to reside in the District.

Yours truly, Jodie Parente

Sent from my iPad

To Mayor and Council,

I'm writing to share my opinion on the townhouse redevelopment being considered for Belle Isle Place in lower Capilano.

I've seen the information that the developer presented to the community, and I'm in support of building new townhouses like this in the neighbourhood.

I particularly like that the development includes a substantial number of 2, 3 and 4bedroom units. This is just what the community needs, especially the 3 and 4bedroom units for families.

The architecture is very well done, and overall the development looks quite attractive and appropriate for the neighbourhood. The location is excellent for families with the expanded Belle Isle Park right next door, and the new community recreation centre (which we have been waiting so long for) will be nearby as well.

There is a dearth of housing options in the District, both in terms of affordability and the kinds of housing. It is time for us to move forward with more creative plans to increase the density and kinds of housing to ensure a vibrant community.

As someone who was born and raised on the North Shore, I was privileged to grow up in such a beautiful part of the lower mainland. I recognize, however that it is past time to seriously tackle housing affordability and variety in the District. This development is one excellent example of that.

Council needs to have a bold vision and townhouses are but one option. We need to seriously start rezoning single family neighbourhoods for coach houses and other multiple family dwellings. This is being done in other municipalities and it should be done here as well.

I live in a single family home nearby in Norgate, and if/when I'm ready to downsize, this would be the type of place I might like to move to. I also have adult children whom I know would like to see more townhomes in North Vancouver.

I would like to see this project move forward, and I hope it receives the support of Council.

Sincerely,

Rhonda Spence

From:	Andrew Williams
То:	DNV Input
Subject:	Support for Belle Isle Townhouse Project
Date:	Friday, May 19, 2017 7:26:06 PM

To: Mayor and Council, District of North Vancouver.

I do not currently have a District of North Vancouver address but would like to return and live on the North Shore.

I am writing in support of the Belle Isle townhouse project. I grew up on the North Shore, went to UBC, and have been working and enjoying the downtown lifestyle for the past several years as a renter. My ties and family are still on the North Shore and I am ready to return to the North Shore as a home owner as I enter that next phase of my life. Home ownership and the accompanying security would be a necessary prerequisite. I have been closely following the plans for the Lions Gate Village Center and believe this is an appropriate location for the types of projects being proposed. The variety of unit sizes and mixes will certainly provide options for consideration for myself and others as first time home owners. I am attracted to the stacked townhouse format in the Belle Isle proposal, particularly the upper two storey units with the roof decks.

It is an ideal location for someone such as myself who works downtown and would take advantage of the frequent transit service to the downtown core. While I do own a car, it is only used on the weekends and at non-rush hour time and that would continue to be the case in a location as central as Lions Gate Village.

Many of my friends who grew up on the North Shore are in a similar situation to myself and I hope you will take our situation into consideration in approving more housing options to facilitate our return to this special part of the lower mainland.

Thank-you for your consideration of my thoughts.

Sincerely

Andrew Williams

Dear Council,

My name is Artur Gjine and my family and I have lived at for many years now. From my point of view, the presentations and information given by Citimark for Belle Isle has been excellent. My communications and meeting with their managers and principal has left me very optimistic for the future of this community. My family and I are more than happy to continue writing letters to council in support of this developer. Their approach to us regarding assembling the landand development plans – has left us all with a good feeling.

It is important for the different parts of my family to move on from living in the same single-family house (it is over 60 years old, the past 20 of which we have lived in). The younger parts of my family need their own space to grow for the children, and the older parts of my family need the peace and dignity that comes with having a home to themselves. But, we also want to be close to each other because it is important to us to spend time together. The ability to have two new, separate, comfortable, and affordable homes in the same neighbourhood (as well as many other points) made us feel very comfortable with Citimark's project . Because of this, my whole family are in full support of the Belle Isle project.

Best regards,

Artur Gjine

From:	DNV Input
To:	DNV Input
Subject:	FW: [REDIRECTED]Value of Lot 55 - Citimark Sale
Date:	Tuesday, May 23, 2017 8:52:09 AM
Attachments:	landsale.pdf

From: Hazen Colbert [Sent: Monday, May 22, 2017 6:42 PM To: Mayor and Council - DNV Cc: Corrie Kost Subject: [REDIRECTED]Value of Lot 55 - Citimark Sale

Input for the May 23, 2017 public hearing and to the land appraisal workshop planned.

By copy to Dr. Cost you may find my approach to valuation compliments your own....or perhaps not.

Regards

Hazen Colbert

<u>Public Land Sale to Citimark in Lions Gate – Not on</u> the Proposed Terms!

The business of appraising real estate is at best nebulous. Determining property worth is clouded by factors not easily converted into dollars. Location and future value are the most difficult particulars to assess. The industry is hardly known for independence when its accreditation acronym ACCI has come to be known as *Appraisal According to Client's Instructions*.

There are four basic ways to assess properties. First is the "drive by appraisal" in which the appraiser drives past the property to ensure it really exists, then makes up the appraisal, a process often used for appraising strip malls where the tenants are counted by storefront. It is not taught in appraisal school but routinely used because lenders insist on something in the file other than a photo from Google Earth else OSFI writes them up.

Then there are the "cost" and "investment" approaches which are much too complex to present in this forum. At best we can use the fourth method called the "comparison" approach. Even then there are major issues. One is "when" the comparison made. The second is even more complex and has to do with tax and other benefits available to the acquirer but not available to the seller plus the concept of "marketplace brand & goodwill." I am going to use the "comparison" approach and adjust for t (time) = year zero (now). I am also to going to present some additional information.

Official statements were made in a recommendation to DNV Council on May 8, 2017 about DNV land at Belle Isle Place, Lot 55, being valued at \$2.5 million by staff being sold to Citimark, value set in late 2015 or early 2016. A map of the Citimark land assembly sent to me from the CAO is below.

The assembly includes Lot 55 in DNV bylaw 8229:



The email was sent on July 3, 2015.

That assembly in July 2015 contemplated a sale of DNV land, lot 55, two years ago.

Let us try to use the comparison approach and adjust for the value of land in May, 2017

Prices in Lions Gate are up at least 67% since July 2015.



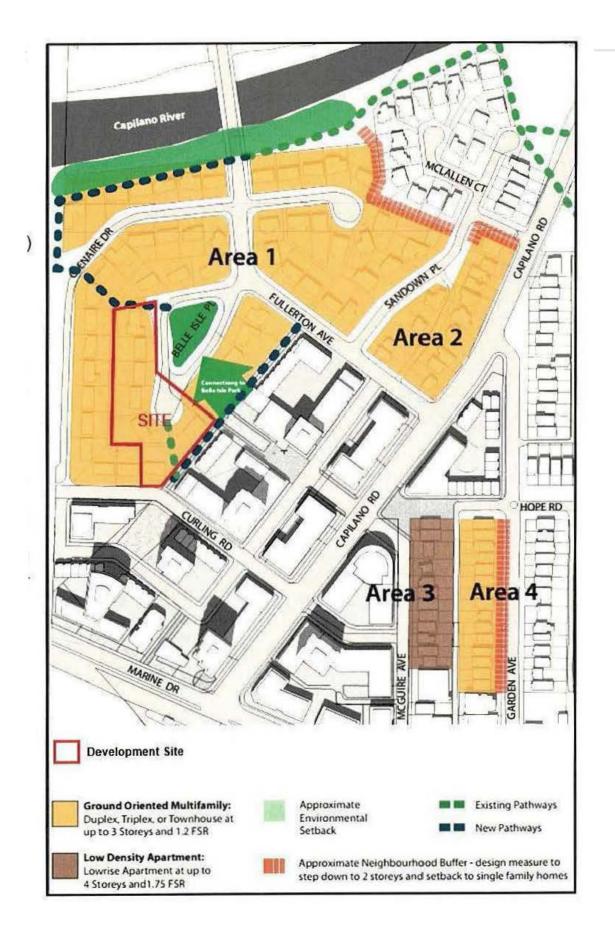
This property at 1846 Belle Isle Place and near tangent to the assembly rose by 60% from just 2015 to 2016. The real estate board reports an additional 7% increase since April 2016.

The DNV's real estate department would know this fact as 1846 Belle Isle is owned by the DNV.

Now let us consider another fact.

The land sale also comes with the creation of what is, in all material ways, a private trail into the Capilano Regional Park, right up to water's edge. The next page shows that private trail.

One objection to my presentation is that the trail does not only benefit the Belle Isle Place application. In this case, I need to provide additional information conveniently skipped in the original presentation in early May. Citimark is, in all material ways, the proponent of two additional applications in Lions Gate. The trail benefits all three applications. How much is that private trail worth to the proponent? Let us say as a result of the trail the proponent can sell its townhouses – just the ones at Belle Isle - for an additional \$20,000 each, call it a market or brand premium, a very conservative figure given the average townhouse price will likely be \$ 1 million according to Councillor Lisa Muri. There are 88 townhouses in the Belle Isle application alone, so we are looking at almost \$2 million. In reality once we factor in the other Citimark applications the actual value of the land being is likely far greater than the \$ 2.5 million in the original memo from May 8. It is \$6 -7 million.



Council was asked in docs submitted by the Clerk and approved by the CAO on May 8, 2017 to pass a bylaw where sale of public land is set, on the basis of the best possible scenario, at \$2.5 million about 57% of its market value. No matter how calculated and there are 3 ways to do it the DNV has discounted the selling price by about \$2 million to Citimark. Add the water access and the land transfer is worth possibly as much as \$6 - 8 million in total. Then consider the piddly CACs and factor them into the equation to achieve balance to the community. It is not difficult to reach \$ 10 million. I call that \$ 10 million dollar the "stretch objective" which ideally was used by municipal staff as a first offer with the seller. I think I would cringe at knowing the first offer. I would not sell for less than \$ 6 million. Neither should the DNV.

These are the very clear facts.

The OCP was supposed to provide affordable housing.

Instead it has been a conduit for greed and avarice at least in Lions Gate

It is an irony isn't it. We are only now remedying the theft of First Nations land by past governments but today we are somehow allowing municipal governments to steal public hand and convert it to private ownership. I wonder how long before the municipal residents get their reparations. I prefer mine today.

In any event, the business model is not sustainable.

Much worse is that is continues with a precedent of selling public assets to private parties at far below market price, likely the number one reason for the lack of public resources to address the long list of social issues like public housing, education and health care that have long been wanting.

From:	Ron & Margaret McGregor
To:	DNV Input
Cc:	Erik Wilhelm
Subject:	1890 1956 Belle Isle Place
Date:	Tuesday, May 23, 2017 10:06:17 AM
Attachments:	1886 - 1956 Bellisle Place.doc

Bylaw 8230 and 8231

We attach our views on this development which is the subject of a public hearing tonight.

As with the earlier proposals, the homes are too large, there are too many of them, there is an absence of significant green-space and the traffic problems are, in our view, unaddressed for the entire Lion's Gate/Marine Drive developments.

Among the speakers tonight there will be support for those who wish to downsize and those looking to purchase a "family sized" home. The former will be reaping a huge reward for their existing home and could choose to live almost anywhere in North Vancouver. We do not need large expensive homes in the Lion's Gate to meet their easily satisfied desires! As to the latter speakers, the homes will *all* be too expensive for an average family.

The range of home options in the development are too narrow to meet any affordability issues.

Please, reject this proposal.

Ron & Margaret McGregor

North Vancouver, B.C.

Erik Wilhelm,

District of North Vancouver

re: 1886 – 1956 Belle Isle Place

Having responded to each of the smaller developments that have been proposed for the Lion's Gate area this one raises similar concerns to the earlier ones. Rather than repeat ourselves, we'll set out what is missing from all but the Larco development in this new area:

- the density is overwhelming 88 is simply too many. As with the earlier proposals, the buildings form a wall on every street. We need a neighbourhood where the "wall like" installation of endless homes is broken by some circulation space.
- this development, as with the predecessors, is promoting 3 and 4 storey townhouses this is not the norm in North Vancouver. And yes, a roof deck *is* another storey. An example is the Wedgewood Ventures Ltd. proposed development at 4670 Capilano Road. That proposal is for 2 storeys over a basement – this is a much more typical plan in the District and much less intrusive. And each building contains only 4 homes, not the much larger number in the this proposal.
- and affordability in this, as in the earlier proposals, has simply been ignored. All of these homes will be unaffordable to any but the well-off. Where are the North Shore service providers going to live? Certainly not in the Lions Gate area despite its proximity to transit and services. On the other hand, the modestly sized town homes proposed for Capilano are in a very expensive area. It makes no sense. The Lion's Gate area needs more modest family homes, not the oversized ones that are proposed.
- and the traffic! We are not confident that the traffic studies to date have anticipated the full development of Loin's Gate Village and the surrounding Capilano Road build-out. Each and every development is characterized as providing minimal increases in traffic but the cumulative effect is ignored.

In conclusion, we cannot support this development without some significant adjustments to density and height.

Ronald R & Margaret McGregor

North Vancouver, B. C.

To Whom it may Concern,

I am writing to express my support for the Belle Isle project.

I grew up in North Vancouver in the Edgemont village area and purchased a home there in 2000. Unfortunately the home had to be sold when my marriage ended in 2012 and since then I have rented in order to stay in the area where my child goes to school as I can no longer afford to buy in the area. Renting poses a variety of problems including high rent prices vs mortgage prices and also the uncertainty that the owners might sell my current rental forcing me to uproot my daughter again.

The Belle Isle Project is a potential answer to my prayers. It is located only minutes from my daughter's school, friends and family and is also steps from the bus line. I work downtown and catch the bus on Marine Drive at Capilano Rd so it would be so handy for me to be able to walk to and from the bus stop.

I have heard the buzz about the redevelopment of the Lions Gate area and think it is greatly needed. The current area is tired, run down and offers no neighborhood appeal not to mention being an unattractive entrance to North Vancouver. Having Belle Isle in the heart of this amazing revitalization is also appealing as it will offer residents an all encompassing community feel. To have some modern, beautiful homes to purchase within my budget while still being close to my current neighborhood is an exiting prospect that will offer convenience and stability for my family and a home I can be proud to own.

I truly hope this project moves ahead and I look forward to watching the area as a whole become revitalized-something the North Shore and residents in similar situations as myself, really need.

Sincerely,

Maureen Elliott

Unfortunately no, I'm a better writer than speaker. Council must understand that a more affordable range of housing is a must. I hope you will convey that to your colleagues at tonight's meeting.

Regards

Ron McGregor

Sent from my iPad

On May 23, 2017, at 2:28 PM, DNV Input <<u>input@dnv.org</u>> wrote:

From: James Hanson
Sent: Tuesday, May 23, 2017 1:51 PM
To: DNV Input <<u>input@dnv.org</u>>
Subject: Re: 1890 1956 Belle Isle Place

Hello Ron and Margaret,

Thank you for your comments on 1890 to 1956 Belle Isle Place, which are (in my view) very thoughtful and well reasoned.

Will you be presenting at the Public Hearing tonight? I believe that Council would benefit from hearing your views in person.

Regards,

Jim

Jim Hanson Councillor, North Vancouver District (604) 505 3500

On May 23, 2017, at 10:58 AM, DNV Input <<u>input@dnv.org</u>> wrote:

The below noted and attached are forwarded for your information.

Louise Simkin Administrative, Information & Privacy Coordinator District of North Vancouver 604-990-2413

From: Ron & Margaret McGregor
Sent: Tuesday, May 23, 2017 10:06 AM
To: DNV Input <<u>input@dnv.org</u>>
Cc: Erik Wilhelm <<u>WilhelmE@dnv.org</u>>
Subject: 1890 1956 Belle Isle Place

Bylaw 8230 and 8231

We attach our views on this development which is the subject of a public hearing tonight.

As with the earlier proposals, the homes are too large, there are too many of them, there is an absence of significant green-space and the traffic problems are, in our view, unaddressed for the entire Lion's Gate/Marine Drive developments.

Among the speakers tonight there will be support for those who wish to downsize and those looking to purchase a "family sized" home. The former will be reaping a huge reward for their existing home and could choose to live almost anywhere in North Vancouver. We do not need large expensive homes in the Lion's Gate to meet their easily satisfied desires! As to the latter speakers, the homes will *all* be too expensive for an average family. The range of home options in the development are too narrow to meet any affordability issues.

Please, reject this proposal.

Ron & Margaret McGregor

<1886 - 1956 Bellisle Place.doc>

We are Jasen and Hilary Masek of **Construction** East Vancouver. We have recently purchased a townhome **Construction** in North Vancouver District. We are working professionals with a family in our mid 30's. We are both born and raised in North Vancouver in the Capilano Edgemont area and both went to Handsworth Secondary. We are very lucky to be able to barely afford to come back.

I recently found out about this meeting and cannot make it to speak. However I do hope my letter will persuade you to approve projects like this.

Our new home is an original 1976 Townhome and requires extensive renovations. We cannot afford a standalone home in Vancouver and to be clear none of my friends can. And many are already considering moving to the Vancouver Island.

My social circles have very strong opinions with regards to community. A community requires a healthy mixture of ages and demographics to be successful. It requires us to be friendly and neighbourly. North Vancouver is losing that. A townhouse complex would create that feeling again.

As a council, you must look further into the future and understand you will have empty playgrounds, no teenagers working at coffee shops, no families. You have already begun to create a "Whistler" demographic.

All your workers come from low income areas, or must live in tiny condos to afford necessities. You may be aware of obvious result of this is that you have the worst daily traffic problems I have ever witnessed. Much worse than East Vancouver or Burnaby.

Change is inevitable. These homes will come down eventually. Either support natural growth, develop a healthy community vibe, or you can just wait it out and watch North Vancouver change into a community dead zone, and eventually have the townhouse and condos built anyways in a few more years.

Kindly,

Jasen Masek

This meeting tonight is also at a poor time as everyone who would benefit from this development would not have the time to come and speak. Making it at 8 pm would be easier.

From:	John Croockewit
To:	DNV Input
Subject:	May 23, 2017 DNV Public Hearing on Belle Isle/Curling Townhouse Project
Date:	Tuesday, May 23, 2017 4:52:08 PM

Re: Submission on the May 23, 2017 DNV Public Hearing on Belle Isle/Curling Townhouse Project

I'm John Croockewit and I live at adjacent to the west lot line of the Belle Isle/Curling Townhouse Project.

I am generally supportive of the Lower Capilano development changes, but I am extremely frustrated by incorporation of the development details.

In the planning discussions; the peripheral development in Lower Capilano was to be restricted to 3 stories (with no discussion of 4th floor deck space) with step down to adjacent single family lots. I do not see this happening in the current development process.

Based on the preliminary layout of this Belle Isle/Curling Townhouse Project, the development has

4th floor decks only 15 feet from the property line, and hence the backyard of my single family house. This is not a step down to single family residences. In preliminary meeting I was told that these decks would have to be stepped back in order not to look directly into my back yard. The

currently plans do not show this. But what they do show is full height 4th floor stair towers at the limit of the building envelope, and standing directly above my backyard. This is more than 3 stories and it is not a step down to single family.

I was planning on staying in the house longer term as I love the house and the location. However with the imposing development behind my house and on the south side of my lot, this is becoming a lot less attractive.

Then just before Christmas (2016); Cressey the developer to the south of me, approached me and offered to buy my property. I reluctantly agreed to sell my house to Cressey; however the DNV planning department told Cressey they could not incorporate my property into their development. Thus the sale of my property did not go through.

At the present time there are no other options for incorporating my single family property into a development site. Thus DNV planning has stranded my property as a single family residence.

As such I think this Belle Isle/Curling Townhouse Project planning process needs to respect that DNV planning has currently stranded my property as a single family residence. The Belle Isle/Curling Townhouse Project needs to respect the single family lot status of my property with the appropriate development set-backs.

Regards

John Croockewit