



# AFFORDABLE HOUSING TOOLKIT

Created by Emily Campbell MArch BEDS

First published Aug 8, 2018 (Updated Nov 22, 2021)

yorabode

# CONTENTS

## **INTRODUCTION**

|                          |   |
|--------------------------|---|
| INTENT & ACKNOWLEDGMENTS | 5 |
| METHOD                   | 7 |
| CONCEPTS                 | 9 |

## **PART I**

### **PRINCIPLES**

|                                    |    |
|------------------------------------|----|
| 1. Value for Cost                  | 12 |
| 2. Diversity                       | 14 |
| 3. Sharing and Integration         | 16 |
| 4. Efficiency                      | 21 |
| 5. Simply Built w Common Materials | 24 |
| 6. Safety and Privacy              | 26 |
| 7. 'Right Size'                    | 29 |
| 8. Flexibility                     | 31 |

## **PART II**

|                     |    |
|---------------------|----|
| APPLYING PRINCIPLES | 35 |
|---------------------|----|

### **CASE STUDY**

|                       |    |
|-----------------------|----|
| Selected Home         | 36 |
| Potential Inhabitants | 37 |
| Apartments            | 39 |
| Kid's Loft            | 42 |
| Communal Living       | 44 |
| Tiny House            | 46 |

|                |    |
|----------------|----|
| DESIGN CHOICES | 48 |
|----------------|----|

|                       |    |
|-----------------------|----|
| FINANCIAL PROJECTIONS | 50 |
|-----------------------|----|

|            |    |
|------------|----|
| CONCLUSION | 51 |
|------------|----|

### **APPENDIX**

|                                  |  |
|----------------------------------|--|
| Schematic Design Document        |  |
| Construction Budgets             |  |
| Full Financial Projection Tables |  |
| Comparable Apartment Listings    |  |



# INTENT & ACKNOWLEDGMENTS

This Toolkit is intended to be a general overview of the design considerations surrounding small scale affordable housing development. Tangible examples and a case study illustrate these considerations or design principles. The breadth of topics covered creates a starting or reference point to help generate ideas rather than a prescriptive guide (how-to) like building codes, so that those not formally trained in design (ie. architecture, urbanism, interior design) have enough knowledge to ask the right questions to continue pushing for well designed affordable housing.

This Toolkit is in no way intended to be used as a substitute to hiring a professional (ie. architect, landscape architect, engineer, interior designer). Each home, site and circumstance are unique and will require that judgment calls be made by someone with knowledge, experience and the appropriate certifications. Professional associations like the Newfoundland and Labrador Association of Architects can provide guidance on when a professional is needed and how to select one. Any building work within the City of St. John's requires a building permit. The City's staff can provide some advice on building code, zoning and heritage regulations.

While other topics, such as operations or social support, may be touched on, the focus of this document is design. Additional sources will be required to address the many other factors and considerations needed for a successful affordable housing project like: engagement with the neighbourhood, social supports, operations and maintenance, economics, and adaptations over time.

Well designed homes have the ability to help inhabitants feel like they belong and are secure. Smart design can increase the suitability and affordability of housing (like reducing energy costs, or being the "right-size"). Design thinking is one

of the tools in our arsenal to respond to the growing housing crisis across Canada and in St. John's.

This Toolkit is published by Yorabode. The information in this Toolkit may be used and reproduced provided Yorabode's authorship is attributed. Yorabode owns the copyright to the intellectual property in this document unless otherwise stated. No part of this Toolkit may be used for financial gain or commercial purposes without the written consent of Yorabode.

The views, thoughts, and opinions expressed in the text belong solely to the author.

Many people and organizations helped make this project a reality. The Toolkit as published in February 2019 and again in June 2020 was funded primarily through the City of St. John's Housing Catalyst Grant. A complete list of those who contributed can be found on the following page. Input from people with diverse perspectives helps to bring light to blind spots and create a more holistic and useful document.

*All sketches in this document were completed by the Author. Unless otherwise noted, all images and diagrams are from Pexels, Pixabay or Shutterstock.*



*The Housing Toolkit outline was pinned up as the focus of a Feedback Session on March 19th, 2018. These cards were modified, reorganized and added to during this session, which became the foundation of this document.*

# METHOD

## **DEVELOPMENT OF DESIGN PRINCIPLES, JANUARY, 2018**

- The following City of St. John's publications were reviewed:
  - Affordable Housing Business Plan (2014)
  - Seniors Housing Research Project (City of St. John's, 2014) and Update (City of St. John's, 2016)
  - Affordable Housing Strategy (City of St. John's, 2019-2028)
- The Method and Contents of this document were arrived at in collaboration with City of St. John's staff: Affordable Housing and Development Facilitator and Manager of Housing.

## **FEEDBACK SESSION, MARCH 19 + 20, 2018**

A draft of the design principles were pinned up as a work in progress (see photo on the previous page). City staff and people involved in the design and construction industry provided feedback.

## **DRAFT SUBMISSION, AUGUST 10, 2018**

A draft of the Toolkit was reviewed by the Affordable Housing Working Group and relevant staff within the Non-Profit Housing Division and the Department of Planning Engineering and Regulatory Services. The draft with specific questions and comments were also delivered to a group of industry professionals for feedback. The draft was modified based on input received.

## **REVISION BASED ON AFFORDABLE HOUSING STRATEGY, NOVEMBER 22, 2018**

The document was revised based on the approval and launch of the City of St. John's Affordable Housing Strategy 2019-2028.

## **PHASE I COMPLETE, FEBRUARY 22, 2019**

The first phase of the Toolkit was finalized and published online.

## **PHASE II INITIATED MARCH, 2019**

A small group of people and companies got together to test the feasibility and implications of the housing principles set forward in this document.

## **FINANCIAL MODEL CREATED MARCH-APRIL, 2019**

A financial projection model was created. This is a working document in Excel format so it can be modified as needed and used to test the feasibility of any small scale affordable housing development.

## **INTERVIEWS APRIL-MAY, 2019**

Inhabitants of affordable housing owned by the Newfoundland and Labrador Housing Corporation were interviewed to validate the Toolkit principles.

## **VIDEO CREATED MAY-JUNE, 2019**

A video was created of the principles set out in this document, which was distributed to those working on the design to make the principles more accessible and easily digested.

## **CASE STUDY UNDERTAKEN FALL 2019 TO SPRING 2020**

An existing home within the City of St. John's was selected as the case study for renovation. Three options for modification were considered, co-habitation, splitting the home into apartments and adding a tiny house on the property. Costing was developed for the three options and that information was plugged into the financial model. This document was added to and modified based on the new work and discoveries.

## **MODIFICATIONS FOR FEASIBILITY WINTER 2021 TO SPRING 2021**

The process up until this point showed development of affordable housing on a small scale was not feasible. The author became part of the Housing Professionals Mentorship Program (Canadian Housing and Renewal Association) and continued to fine tune the document and budget model until the project became feasible.

## **FUNDRAISING, BEGINNING FALL 2021**

The process then resulted in a prototype affordable housing project. Fundraising to purchase a home and build this project began in Fall 2021.

## **FEEDBACK**

The following groups or individuals have provided input at some point throughout the process.

- Studio AC
- Reza Nik Studio
- The Urban East
- Sable Design and Building
- Sarah Power, Mentor CHRA
- Mary Taylor
- Tina Hann
- Kelly Bradbury
- Mark Pottle, West Coast Woodworks
- Mike Kirkland, Kirkland, Balsam and Associates
- Corey Gorman, Realtor
- The City of St. John's
- Rowsell Appleby Newton Engineering
- Mills and Wright Landscape Architecture
- Powers Brown Architecture
- Fougere Menchenton Architecture
- Canadian Homebuilders - NL
- Bruce Knox, Public Health
- Ian Higenell and Mark Whalen, Architects
- Roman Halitzki, Architect
- Affordable Housing Think Tank
- Wendy Reid Fairhurst, Interior Designer
- Choices for Youth
- St. John's Native Friendship Centre
- Canada Mortgage and Housing Corporation
- End Homelessness St. John's
- Stella's Circle
- Ayon Shahed
- Simone Lilly
- Michelle Rideout, Accountant
- Tyler Rozicki, Architect
- Julia Christensen, Memorial University
- Maggie Burton, City Councilor
- Jess Puddister



# CONCEPTS

The following concepts are seen throughout the discussion around Affordable Housing and help to frame a more thorough understanding of this Housing Toolkit. The definitions below outline the lens in which these concepts become part of this document.

## **AFFORDABLE HOUSING**

When housing costs (rent/mortgage payment plus utilities) are more than 30% of gross household income then housing is not considered affordable. Affordable housing may be subsidized and/or operated by governments and non-profits, or it could be owned and operated by the private sector. Housing affordability is considered across various income levels.

Based on the above definition, in 2020 the following income levels were required for someone to afford the average rent in St. John's:

- \$37,460 annual salary for a one bedroom apartment (rent of \$832 per month)
- \$44,380 annual salary for a two bedroom apartment (rent of \$985 per month)<sup>1</sup>

## **NIMBY**

Many affordable housing projects (new construction or renovation) come up against public opposition by neighbouring residents. NIMBY, or "Not in my Backyard" is used to define this opposition. While motives are varied, it frequently stems from the unknown and negative stereotypes of those living in affordable homes or housing projects.

## **EQUALITY**

Housing as a human right means all should have access to high quality and suitable housing. Although the size and finishes may differ from market housing to achieve affordability,

overall affordable housing should not be of lesser quality than market housing. Something that is not 'good enough' for your home (unless a matter of preference) is likely not good enough for an affordable home either. The same choice and process for obtaining housing should be accessible to all regardless of their socioeconomic status.

## **STIGMATIZATION**

Some people carry assumptions or stereotypes associated with those living in subsidized or other affordable housing projects. Stigmatization can occur because of the condition of housing, or the location if an area is uniformly poor and marginalized, which can further reinforce that stigma as it becomes evident to passers-by that the inhabitants are of lesser means. Stigmatization creates social barriers for the inhabitants.

## **COHOUSING**

"Cohousing provides personal privacy combined with the benefits of living in a community where people know and interact with their neighbours."<sup>2</sup> Typically it describes a community in which each person or family has their own smaller self-sufficient home, with shared amenities like kitchen and dining room, children's playroom, workshops, guest rooms, home office support, arts and crafts area, laundry. In the Case Study in this document it describes an apartment style adaptation of this concept where each person has space to bath, sleep, relax, and prepare snacks/drinks.

*1. See Potential Inhabitants in Section II - Case Study for more information on how this was calculated.*

*2. Definition paraphrased from the Canadian Cohousing Network.*

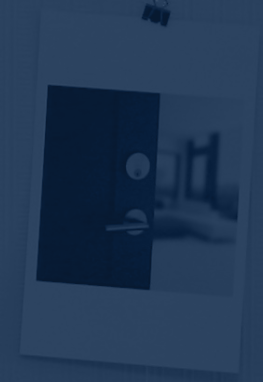
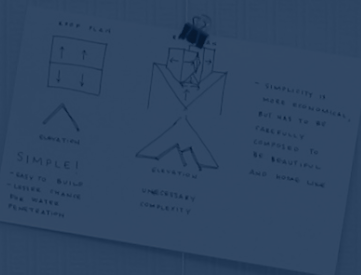
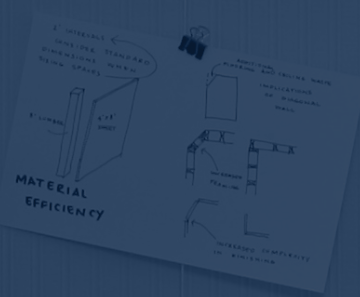
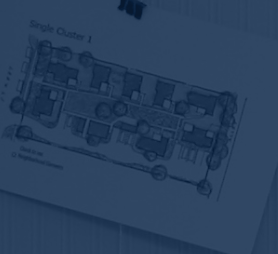
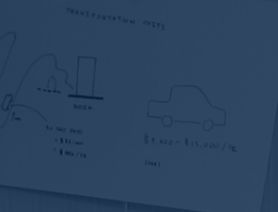
SHARING  
AND  
INFRASTRUCTURE

EFFICIENCY

SIMPLY BUILT  
WITH  
COMMON MATERIALS

SAFETY  
AND  
PRIVACY

# PART ONE DESIGN PRINCIPLES





# DESIGN PRINCIPLES

## 1. Value for Cost

In many construction projects in this province, upfront capital savings are valued more than design elements that show their value over the life of a building. Take for example something like a window, which is more expensive than the wall it sits in, and doesn't perform as well in terms of heat loss/gain. Natural light has been shown to have significant benefits to wellbeing<sup>1</sup> and a reduction in energy use, but those benefits can be more difficult to quantify than say the insulation value (R-value). The following items can be tempting to overlook, but will serve the inhabitants in the long run:

### HIGH QUALITY MATERIALS

High quality materials can lead to increased durability, which also means decreased maintenance costs. Materials like vinyl siding are inexpensive, but not durable. To consider this take the approximate costs for professional installation (including materials and labour, but not HST) for vinyl vs. wood siding for a two storey 1,500 sq. ft. house:

**Vinyl siding** is quickly installed and economically at \$24,200. In a harsh climate, like ours, strong wind or flying branches can easily put knicks or cracks in siding. In most circumstances vinyl can't be easily repaired and has to be replaced.<sup>2</sup> To avoid stigma, and keep homes looking well maintained vinyl siding should be replaced every 15 - 25 years.

**Wood clapboard** has been used traditionally in this province for hundreds of years. It is durable, environmentally friendly and if properly installed and maintained, can last the lifetime of a home. The installation will cost approximately \$35,200 and can

expect to be repainted and caulked every 15 to 20 years depending on the conditions and location, at well below the cost of replacing vinyl (\$8,000-\$10,000). Wood siding also has the benefit that the inhabitant can choose or change the colour increasing pride and ownership. Many people have the skills (or can easily acquire the skills) to maintain wood siding. (See Principle 5 - Simply Built with Common Materials)

### NATURAL LIGHT AND VENTILATION

Access to daylight and fresh air make for improved physical and mental wellbeing and can also contribute to lower operating costs due to decreased reliance on electricity and active ventilation systems.

As a rule of thumb, a house should be bright enough to read a book without any lights on if it's an overcast day. The lighting levels required in residential construction are 10-50 foot candles. The amount of light outside on an overcast day is approximately 200 foot candles.<sup>3</sup> It follows that every inhabited room should have windows.<sup>4</sup> Inhabited rooms are where activities take place like living rooms and bathrooms, but would not include storage rooms. Reflective or light coloured materials can increase light reflection in situations where it is difficult to achieve sufficient daylight.

The home should have windows on at least two opposing sides of the dwelling to encourage a cross-breeze. The airflow will be increased if the windows are located along the direction of prevailing winds. The 'stack effect'<sup>5</sup> can also be used to help with cooling in homes that have more than one floor or skylights. Since hot air rises, higher windows will draw the warm air out of the house, and lower windows will allow cool air to replace it. Wherever possible, windows should open so the inhabitants have control over their

environment.

Sufficient natural ventilation is not possible in our climate year round.<sup>6</sup> Well oriented operable windows should be supplemented by active systems that draw in fresh air and exhaust stale air (like a heat recovery ventilator, which is a code requirement for all new construction). Inhabitants need to know how to operate the system. Regular follow up is usually necessary to ensure the system is being used and maintained. Many dwellings develop problems with moisture (like mould) because the people who live there don't understand how to use the systems or the systems are not properly cleaned and maintained.



Photo above by Alexy Saltekoff

1. Davis, Carla. "Shining Light on What Natural Light Does For Your Body." NC State University. <https://sustainability.ncsu.edu/blog/changeyourstate/benefits-of-natural-light/> Accessed July 30, 2018.

2. Vinyl siding often needs to be replaced instead of repaired as the profiles change rapidly enough that sometimes the same type is no longer available by the time it needs to be replaced. Furthermore, the colours fade under sunlight, meaning a new piece of siding is often distinguishable from the old. A mismatched or unkept siding can contribute to stigma.

3. Value of 10-50 foot candles comes from IESNA handbook, table of illumination values, taken in the horizontal plane. The amount of 200 foot candles was taken outside with a light meter.

4. In fact it is a requirement of Canada's National Building Code 2015 that all bedrooms have windows. The code requirement however is not intended for sunlight, but egress in the case of a fire.

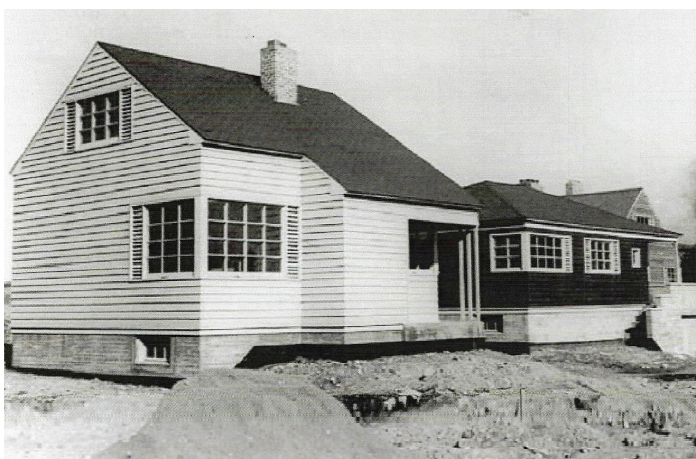
5. The Stack Effect causes air to move vertically from low to high due to differences in air density (temperature and humidity)

5. Most homes have very simple ventilation systems like exhaust fans in the bathrooms and kitchen and a heat recovery ventilator. Operable windows may have less benefit in very large homes or multi-unit dwellings with central ventilation systems more similar to a small commercial building.

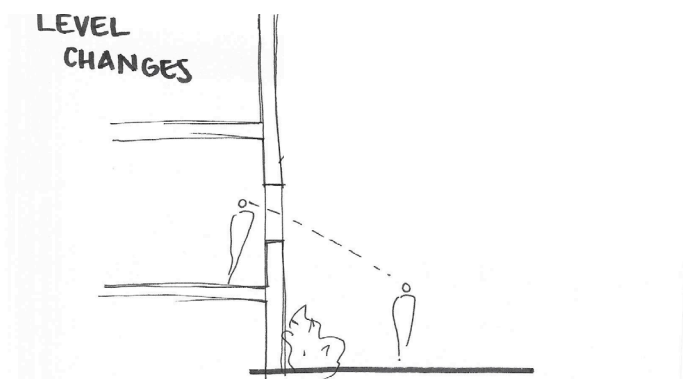
6. Opening windows in the winter isn't feasible as it'd cool the house to a point of being uncomfortable and would be wasteful if the heat was on.







*Archival photo of Churchill Park garden suburb during construction showing a single and one and a half storey variation of a similar plan. These buildings each respond to their site and become diverse due to the position of windows and the way the home is entered.*



*Above: Sketch showing how to take advantage of landscape to provide privacy. Notes on drawing: “If floor is raised inhabitant can see out, but maintains privacy (not on grade can present difficulties with accessibility)” The strategy of level changes should only be used on a sloping site where an accessible entrance can be provided on the side or around the back of a home.*

*1. Diversity is recognized as a value in many housing policies including by the following organizations: Canadian Institute of Planners, BC Centre for Disease Control, City of Lafayette, Better Town Toolkit, City of Ann Arbor, City of Fremantle, Regional Plan Association, Orange County, Lincoln Institute of Land Policy, Land Use Law Centre and the National League of Cities.*

*2. Like helical piers.*

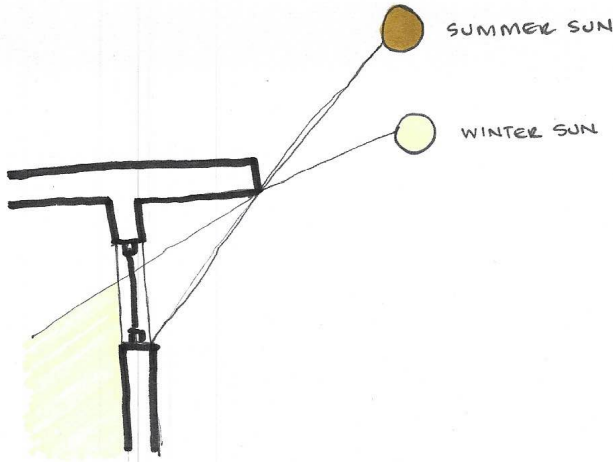
## 2. Diversity

Homes should be as varied as the individuals that live in them. In the housing market there can be a lot of homogeneity. The construction industry and housing market are becoming more and more standardized. In developing new affordable housing it is important to work, despite this trend, to develop site specific diverse housing. All good housing, by nature, is diverse.<sup>1</sup> Affordable housing should be no different. When developing small scale affordable housing, the following methods can be used to achieve diversity in relationship to the neighbouring dwellings.

### SITE SPECIFIC

Buildings can take advantage of the site they are placed on to increase the quality of housing and decrease the cost. In the early 1940s the Commission of Inquiry on Housing and Town Planning began creating the Churchill Park garden suburb in response to severe housing shortage. The homes built in this area were built over a fairly rapid period (for the era) and although similar they have slight variations that respond to site creating a beautifully diverse built fabric. If working within an area that is not diverse, modifications can be made to existing homes to make them more site specific and diverse. Some factors to consider when orienting a home on a site are as follows:

- **Position the building and rooms to take advantage of topography.** Is the site flat or sloping? If sloping, take advantage of the slope by having a walk-out basement and locating the front door on the higher portion of the site so you won't need steps. Working with the site has the potential to decrease costs by up to 20% and will depend on the specific site. Alternative foundation systems<sup>2</sup> can be used to work with challenging sites, but will likely result in additional costs.
- **Orient the windows towards views and to selectively provide privacy.** This may mean having windows for private spaces facing a garden instead of the street, or using window height and landscape features (like trees) to provide privacy and pleasant views. Having opportunities to see and encounter your



*Above: Sketch showing how an overhang can allow sun to warm a building during the winter, but prevents solar heat gain and glare in the summer when the sun is higher in the sky. Using trigonometry, the size of an overhang can be calculated for what is called “passive solar heat gain”. Sun angles can be found at [www.suncalc.org](http://www.suncalc.org)*

neighbours should be balanced with privacy, as casual encounters build community.<sup>3</sup>

- **Orient the building towards sun.** To achieve passive solar heating, the majority of the windows and building area should be on the South facing wall. The other walls should have fewer openings and increased insulation. Shading or overhangs must be used to prevent excessive solar heat gain and glare.
- **Orient the building to take advantage of prevailing winds.** There are two types of winds, let’s call them common winds and storm winds. Storm winds often come with adverse weather, like precipitation. Therefore the building should be oriented to have windows on either side of the common winds (more like a gentle breeze). Each site will be unique as winds are affected by surrounding structures and landscapes. Orienting towards storm winds can create wind tunnels and should be avoided.<sup>4</sup>

## DIVERSE DWELLING TYPES

Since the 1950s there has been a trend in housing development to assume a specific income and family type, developing homogeneous or ‘cookie cutter’ neighbourhoods.<sup>5</sup> We all know those split level homes. In addition to detached single family homes, a more diverse list of dwelling types could include:

- duplexes or townhouses
- apartments
- laneway homes
- multi-generational home (in-law suite)

This diversity of housing options doesn’t readily exist in St. John’s and could be a way to develop affordable housing at a density that allows land costs to be greater distributed. As a person’s situation changes, desired size and ownership model of their home changes too. A single young adult may want to rent a one bedroom apartment, a young family may want to own a three bedroom detached home, whereas an empty nesting couple may choose to downsize to a condominium apartment.

Including many different types of people in a neighbourhood fosters vibrant communities and can increase the longevity of a community. When choosing where to locate affordable housing, consider the demographic and land ownership make-up of the neighbourhood and compliment that.

*3. Kathryn McCamant and Charles Durrett. [Creating Cohousing: Building Sustainable Communities](#). Gabriola Island, BC: New Society Publishers, 2011.*

*4. Predominate common winds in St. John’s are West in the winter and South-West in the summer. Surrounding buildings and landscape can effect the wind direction and intensity, so a specific site should be observed to confirm data. General data for wind based on location is available at [www.windfinder.com](http://www.windfinder.com)*

*5. A quick analysis of the houses currently for sale show the downtown neighbourhood ranging from \$79,900 to \$699,900 with the Kenmount Terrace (suburban) neighbourhood having a much smaller range of \$299,900 to \$529,900. The appearance of these neighbourhoods also reinforces this difference.*



### MIXED USE

Many different uses create a more vibrant, safe and walkable neighbourhood. See below map/sketch of a St. John's neighbourhood that integrates varying demographics and uses successfully.

## 3. Sharing and Integration

### SHARING SPACE

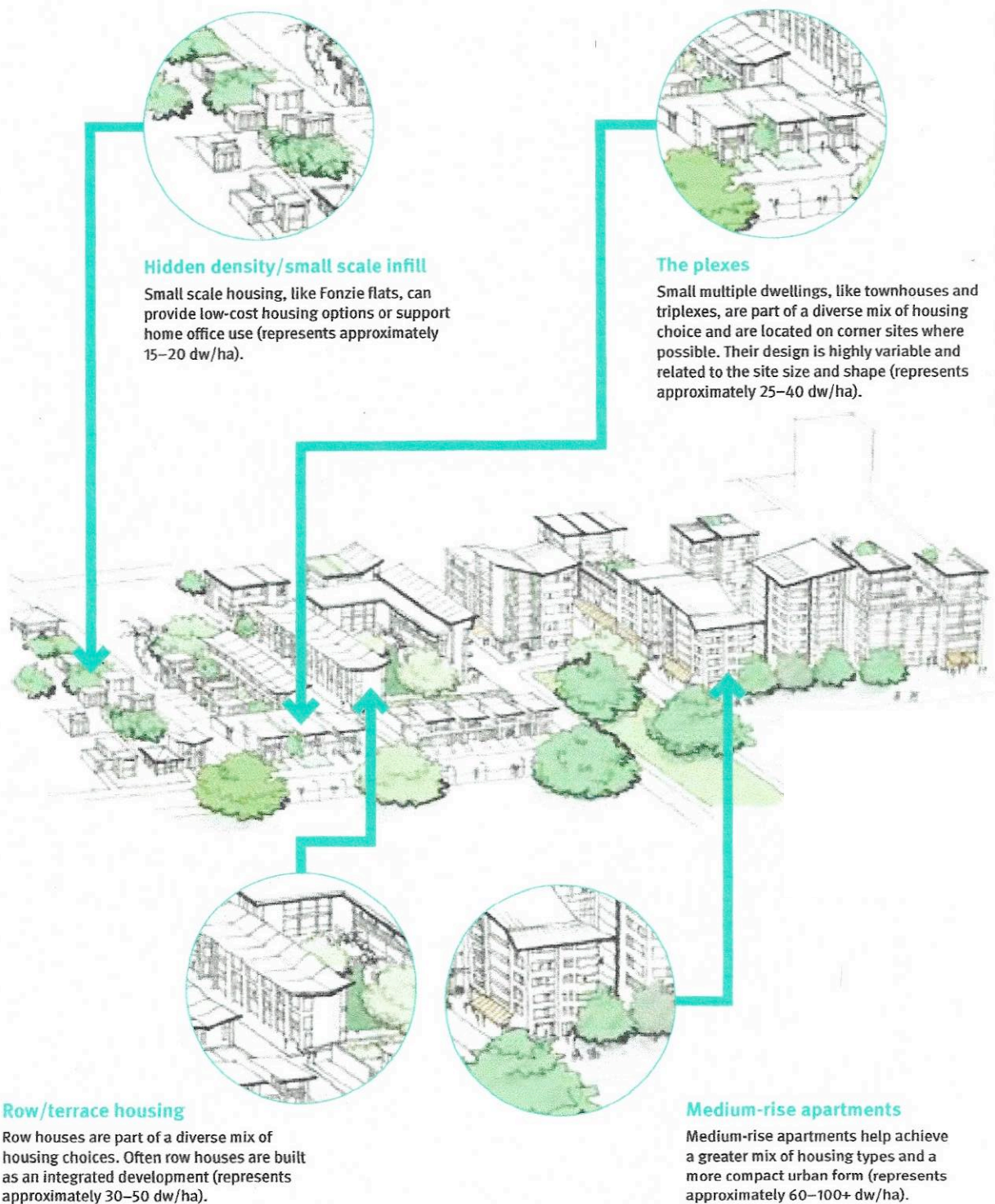
In response to increasing costs, more and more forums using sharing as a way to reduce costs are popping up. The following are ways that sharing may increase housing affordability:

- **Smaller units can be made possible by sharing less used spaces.** Frequently there are just one or two people in a house, but they have a perceived need for a shed or basement for their tools. People feel they need a large enough dining and living space to entertain and a spare room for guests, despite the relatively rare occurrence of those occasions for many. Sharing spaces or items can reduce the overall size needed by a family or individual. Many people are surprised to find they can live comfortably in a very small space if they have shared communal spaces like guest suites, kitchen or storage area. To see evidence of this, consider the rising



The neighbourhood sometimes referred to as 'Rabbitown' is successfully diverse, both in terms of demographic and building use. The diversity is represented by the items picked out on the map. Take for example that there are large detached homes, small attached homes and apartments. There is a mix of income and housing tenure (renters and owners). There are lots of commercial buildings, both small and large ranging from a grocery store to a mechanic or tailor.





*Diagram of housing types. In this diagram dw/ha refers to dwelling per hectare. For reference, the 2016 Census puts the density in the St. John's Metropolitan Area at 1.15 dw/ha, whereas a downtown block may have 127 dw/ha. This number is an approximation of the block bounded by Gower, Victoria, Bond and Prescott. Source: Shaping SEQ - South East Queensland Regional Plan 2017, Queensland Government - Department of Infrastructure, Local Government and Planning, p. 45.*



popularity of cohousing, which is effectively making these sharing models fit the North American housing market.

- **Shared resources.** Reducing the amount of items people have to purchase can increase housing affordability, because it decreases the costs associated with maintaining a home. An example of a shared resource may be a lawn mower that's available from the local Tool Library.
- **Increasing suitability of existing housing stock.** Sharing a home can increase the suitability of the existing housing stock. In St. John's it can be difficult for single people or couples to find suitable affordable housing, but there is the potential for an empty nester to take on a student tenant in a homeshare program, like [Home Share St. John's](#). The student is able to find affordable housing and the older adult is able to stay in their home for longer. In another example a single person may be able to buy a three bedroom house and afford it by renting out the rooms.

## INTEGRATION

Integration into a community means inhabitants of affordable housing have greater access to shared facilities and resources. Integration has the potential to reduce the stigma associated with being of lesser means. The following are some specific examples of how integration can improve affordable housing:

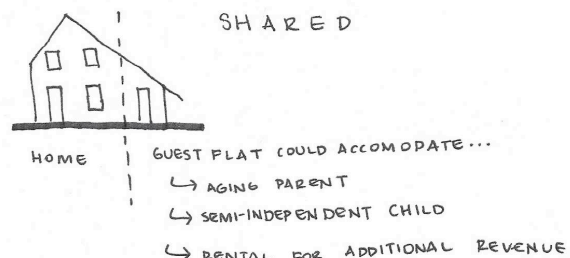
- **Housing integrated into a community with amenities and work places:** By living in an area that has amenities like public transit, grocery stores, public spaces and work places, inhabitants of affordable housing can spend less time getting around and more time focusing on their daily lives.
- **Housing integrated within the transportation network:** The definition for housing affordability by the CMHC or Statistics Canada only accounts for costs associated directly with housing, like rent and electricity. However the cost of owning and operating a vehicle or

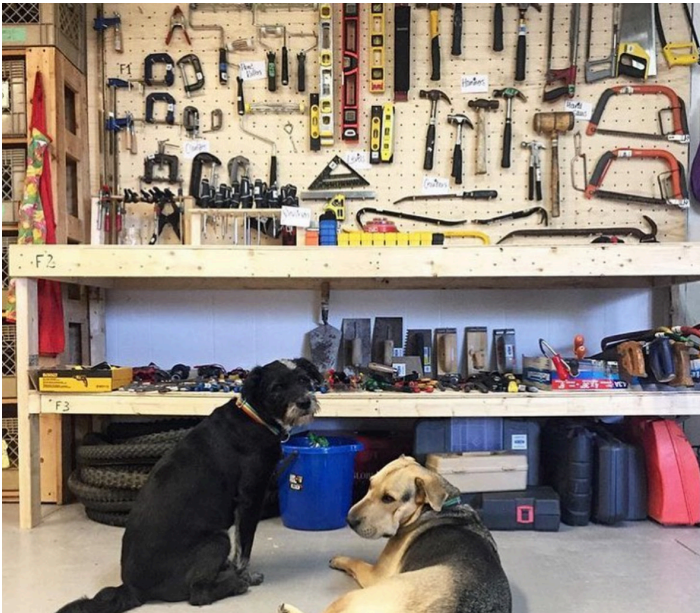
*Below: Communal meal at a cohousing project helps to build community*



*Above: Shops and homes in one building.*

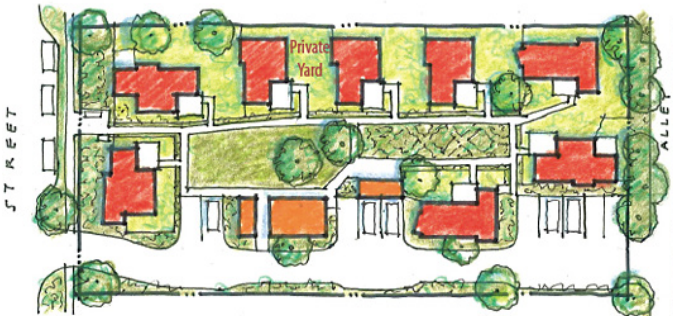
*Below: Sketch shows an individual's home and a guest flat that could accommodate an aging parent, semi-independent child or function as a rental property which could provide for additional revenue. OR does the guest flat share the house's amenities like the kitchen?*





*Above: St. John's Tool Library has tools that members can borrow and also provides workshops, support and advice. Photo from SJTL Facebook Page.*

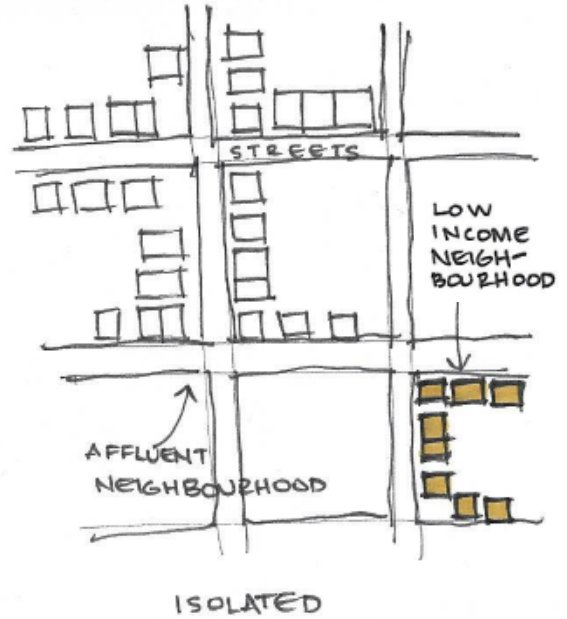
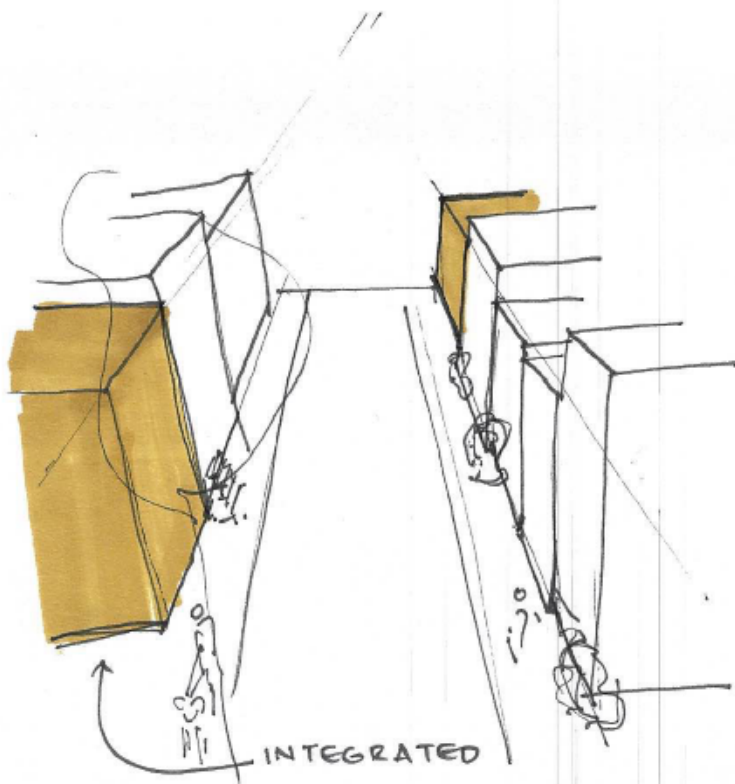
*Below: This sketch from Pocket Neighbourhoods by Ross Chapin shows private dwellings in red, and communal spaces in orange in the centre.*



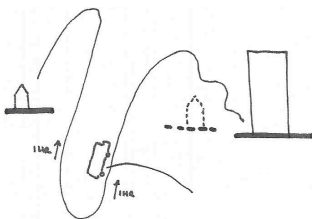
using public transportation can be a significant portion of household costs. Housing should be located in an area that is integrated into an affordable and efficient transportation network.

- **Indistinguishable aesthetic to reduce stigma.** Integration into a community both in terms of use and appearance can help reduce prejudice. Affordable housing should be indistinguishable from market housing so the appearance of a home doesn't contribute to a stigma towards the inhabitants. This may mean preserving historic elements in a renovation, or new home construction that is suitable in scale, massing and materials in a new neighbourhood.





*Above: To avoid stigmatized affordable housing, dwellings should be integrated into a community of market housing. The coloured house indicate those that are affordable, the white are market dwellings. On the left, the affordable homes are integrated in to the neighbourhood. On the right, they are isolated.*



*public transit  
\$996/year*



*private car  
\$8,600-  
\$13,000/year*

*To left: this sketch illustrates the transportation costs. A 30 day bus pass costs \$83/mo or \$996/year and may add a two hour commute daily. A car saves time but is estimated to cost \$8,600-\$13,000/year in fuel and maintenance. Housing built around transit corridors (shown in this diagram by the dashed house) could save inhabitants money and time in transportation.*

## 4. Efficiency:

Efficiency can be thought of in terms of reducing initial construction costs by using materials more efficiently or reducing operating costs.

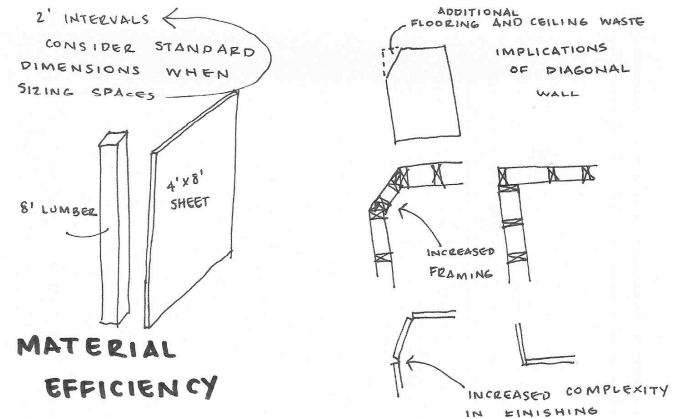
### MATERIAL EFFICIENCY:

- Optimize stud spacing** by placing studs and floor joists 24 inches on centre and aligning them with the roof trusses (which are normally 16 inches on centre), not only are materials conserved, but the structural stability and insulation of the building is increased. Cavity space increases to 85% from 77%, plates and studs are reduced from 19% to 13% and headers are reduced from 4% to 2%. All of this results in less heat loss and lower heating costs. This requires more care on behalf of the builder as stud placement must be more precise and may require the use of thicker gypsum board (like 5/8" thick) to accommodate the larger spans. Stud spacing is a structure choice. The required structural strength of the wall must be considered when choosing stud spacing.
- Careful consideration of building elements** like framing and ceiling height. For example an 8' ceiling requires one sheet of gypsum board, whereas a ceiling height of 8' - 6" will require an additional sheet and associated waste in labour and materials. Material efficiency should always be balanced with the overall scale and proportion of a space to keep it feeling comfortable. Simple wall configurations like a straight wall rather than a diagonal wall, or one with many jogs will also be more efficient to build.

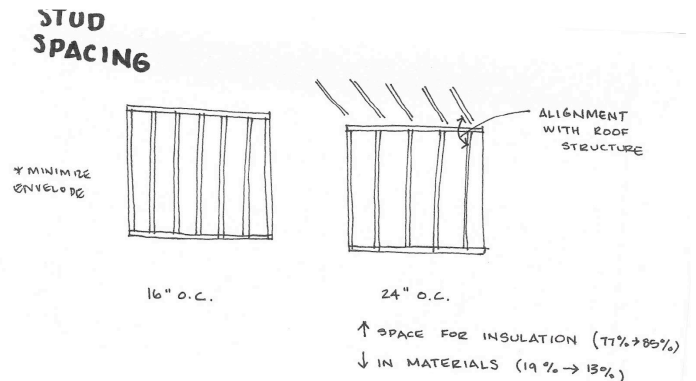
### OPERATING COSTS:

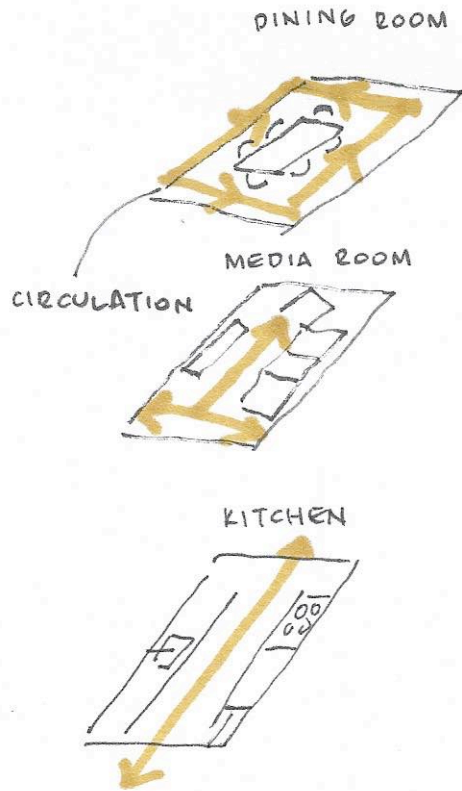
Costs like heat, lights and maintenance factor into the ongoing affordability of a home. Sometimes investments can be made upfront that reduce ongoing costs and consequently increase the overall affordability of the homes. Considerations the following options:

- Heat recovery in ventilation or hot water systems
- Heat pumps (like mini-splits)
- Increasing the insulation value of floor, wall and roof



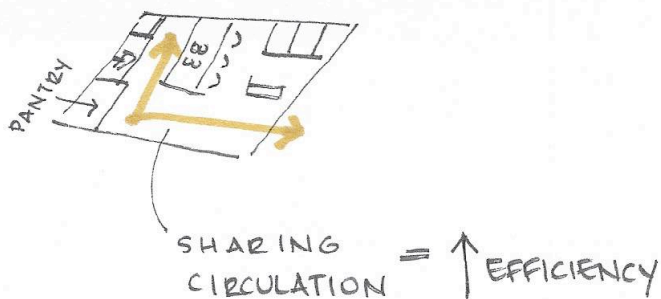
*Above: Dimensions of standard materials should be considered. Frequently materials are locally available for residential construction in increments of 2'. The sketch on the right hand side shows the implications of a diagonal wall which includes increased framing and complexity in finishing. There is also wastage in the ceiling and flooring materials. Below: See "Optimize stud spacing" to left for description.*

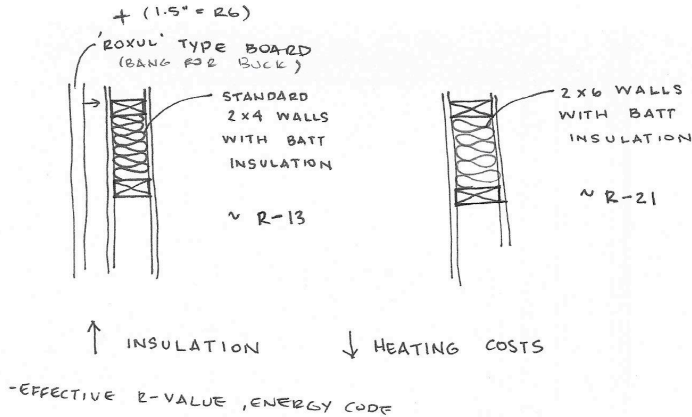




- assemblies (be wary of position of membranes and dew point within wall)
- Decreasing the overall surface area of exterior envelope, a home with a square plan or shared walls (ie. row house) will have less exterior area and space for heat to be lost
  - Decreasing circulation space and creating an efficient layout can decrease the building area
  - Consider passive systems like passive solar and natural ventilation. See the previous Principle (Diverse) for discussion on how the orientation of a building can reduce operating costs.
  - Consider window style, glazing, coatings and window coverings which can control solar heat gain and minimize heat loss.
  - For prefabricated modular buildings, an economy of scale can be achieved by building many similar or same elements

*Above shows fairly typical and efficient dining, living and kitchen arrangements. The below sketch shows how much the circulation area and floor space decrease in an open layout. Increased efficiency in the layout means less floor space which is less expensive both upfront and over the life of a home (maintenance and utility costs)*





*Above: Increasing insulation can decrease energy costs and can have a fairly short payback period. The above sketch shows two wall assemblies that both provide R21 insulation. The Energy Code now requires calculation of the effective rather than nominal insulation value. Effective R-value takes into account thermal bridges (places where there are gaps in insulation, like studs). The wall assembly on the left has a continuous exterior layer of insulation (labeled as 'Roxul' type board) which decreases thermal bridging and provides an overall better wall assembly. How a floor, wall or roof is insulated can cause condensation, because the dew point occurs within the wall assembly. A spreadsheet to calculate dew point can be found at [CCHR.ca/calculators](http://CCHR.ca/calculators)*

*To right: Operating costs can be a big part of monthly expenses. Adding efficient insulation to a home can help to reduce energy costs and may bring an older home from market to affordable housing rates.*



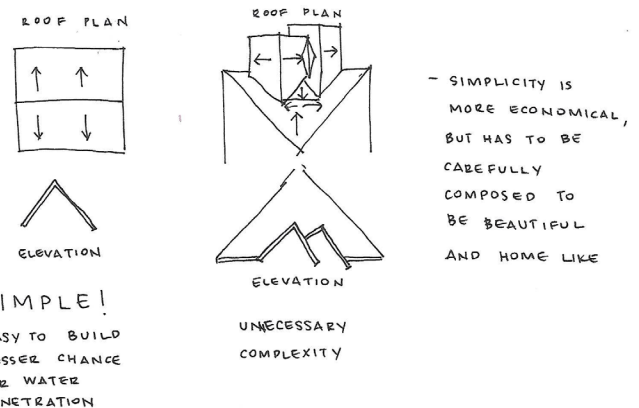
## 5. Simply Built with Common Materials:

In Newfoundland (more typically in outport communities than within St. John's) there is a long tradition of self-building or building with sweat equity.<sup>1</sup> If a home is designed to be simply built with common materials, with the right supports, the inhabitants can take an active role in both construction and maintenance<sup>2</sup> of a home. The following are considerations and examples:

- **Empowerment.** The inhabitants of a home are empowered to make a home their own and are therefore more likely to feel increased ownership and pride. For example, the inhabitant may select materials and colours.<sup>3</sup>
- **Aesthetic complexities to be avoided.** Elements like dormers and bay windows can increase cost and decrease building performance. It's important that a house be aesthetically pleasing and contribute to the street fabric, but this should be balanced with ease of construction and maintenance.
- **Homes can be partially built** with elements that could be challenging for a homeowner to do like masonry (ie. concrete), plumbing and electricity.
- House plans are available so people can take advantage of sweat equity
- In St. John's two young people have self-built a Tiny Home. This lifestyle choice will allow them to live debt free after 5 years as opposed to a traditional 25 year mortgage. Most municipalities on the Avalon Peninsula do not currently have zoning regulations that allow for this type of construction.

1. There is an excellent book written locally on the topic: *Sweat Equity - Cooperative Housing-Building in Newfoundland, 1920-1974* by C. A. Sharpe and A. J. Shawyer.

2. *Choices for Youth* explored this model locally with their *Train for Trades* program. This program was piloted during the construction of the *Lilly* and now has evolved into *Impact Construction*. *Fougere Menchenton Architecture* were the architects for the project.

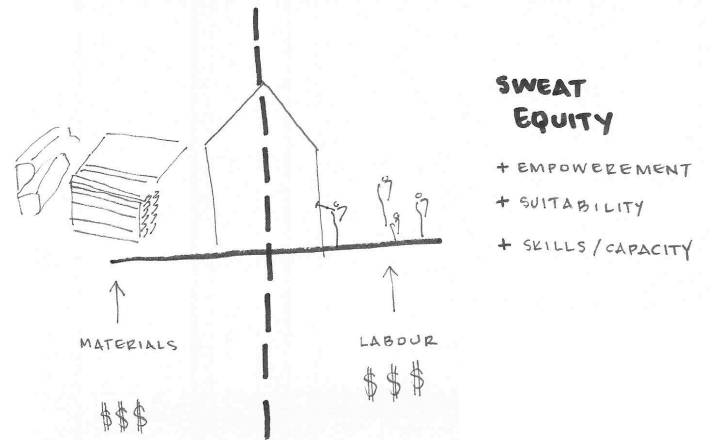


*Above: Two roof plans and elevations demonstrate the difference between simple and unnecessarily complex construction. On the left hand side a simple gable roof is easier to build and has less of a chance for water penetration (leaks). On the right hand side the roof has unnecessarily complexity that is more difficult to build and more likely to leak. Simplicity is more economical, but has to be carefully composed to be beautiful and home-life.*

*Below: Newfoundland has a wood building culture. Many people here know how to work with wood and the tools associated. As a lightweight construction material there isn't much specialized equipment and construction elements and can often be handled by one or two people.*



3. Tamene, Sewit, *Empowerment: Deliberative Democracy and Empowerment: An Analysis of the Toronto Community Housing Corporation's Tenant Participation*. August 2011.



*Above: Sweat equity (or self-building) can empower the inhabitants of a home and result in them having a more suitable home. If someone builds their own home, they then will also have the skills/capacity to maintain the home. It can be assumed that roughly half of the cost of a home is materials and the other half is labour.*

*Below: Jess Puddister and Tim Ward in front of their Tiny Home, image from the David Maher, the Telegram.*



*The above photos are of a project called Quinto Monroy by architectural office Elemental (Alejandro Aravena) in Chile, before photo by Cristobal Palma, after photo by Elemental. This incremental housing project provided half-built dwellings where the inhabitant finished the home on their own schedule to their own specifications. The parts that were built contained the more complicated elements like plumbing and electrical, whereas the part the inhabitant was responsible for building had more simple construction such as non-load bearing walls. The architecture studio went on to publish a guide to “Incremental Housing and Participatory Design”.*

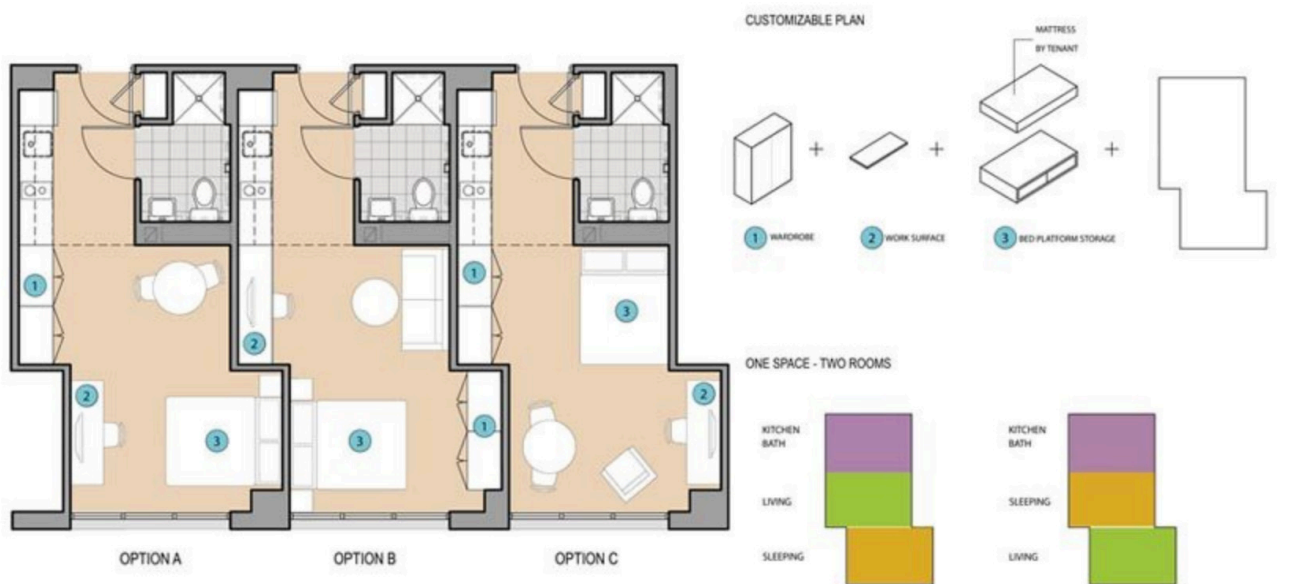


## 6. Safety and Privacy:

It is vital to feel safety and privacy in your home. Philosophies such as 'Housing First' acknowledge this basic human need. The design of a space contributes greatly to how safe and private a home feels in the following ways:

- **How a building relates to the street.** (See Principle 2 - Diverse) Windows can be placed in a way that increases privacy, by being higher than the street level. Additionally having 'eyes on the street' helps to make for a safe place.
- **Distance of public to private spaces.** Not all rooms within a home need the same amount of privacy. An inhabitant would be more likely to be okay with someone seeing into their living room (a more public space) than say into their bathroom or bedroom (more private spaces). A floor plan should be organized to place the more public spaces closer to the street, and more private spaces further away.
- **Balance security devices.** While security devices (like locks) are necessary, these elements must be balanced to keep a 'home-like' safe feeling. Hardware like bars or cameras can feel institutional, and if possible should be avoided in homes.
- **Establishing a safe place.** For new neighbourhoods, or those that have been identified as problem places, additional measures are required to establish a safe place. This may mean increased security and policing for a period of time or increased social supports and focused efforts such as neighbourhood watch.
- **Smart neighbourhood planning.** Certain spaces are more likely to draw criminal or dangerous activity. Assuring a neighbourhood is well lit and free of hiding spaces can help to increase safety. Drive through neighbourhoods (not dead ends) can also increase the number of 'eyes on the street' and make for a safer place, but these drive through streets should be narrow so traffic moves slowly. Connections of streets by pathway and shared parking areas also have the potential to increase interaction and safety.

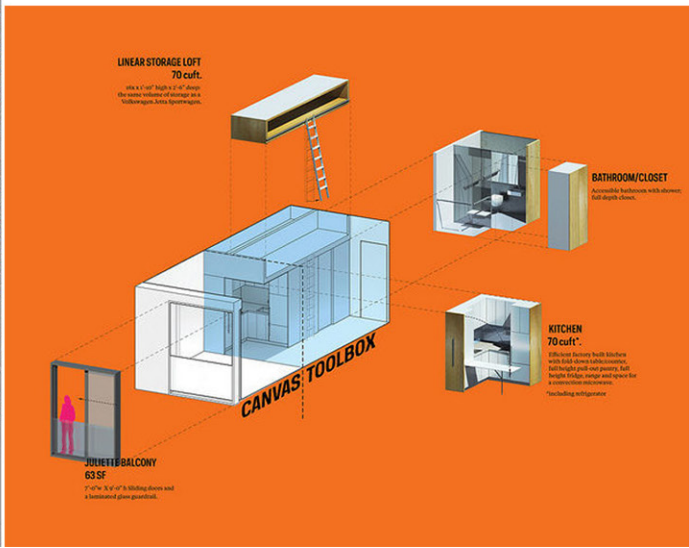




*Above: drawings are micro units which were an entry to the adaAPT NYC competition., This proposal came from The Durst Organization and Dattner Architects. Image from NYC Mayors Office.*

- **Having social programs.** Supportive programs for residents can increase safety overall and help fight against NIMBY.
- **Integrated window coverings.** Window coverings are a simple way to add privacy (and control heat gain/loss) but can be prohibitively expensive for those living in affordable housing. Including window coverings in the building can increase the quality of a home (especially if the inhabitant has input in the style). This has the added benefit of reducing the stigma that using a blanket or sheet as a window covering may carry and decreasing heat costs. (See Principle 4 - Efficiency)
- **Mature Trees.** Trees can provide privacy seasonally or year round, depending on whether they shed their leaves/needles.





*The winner of a public design competition, adaAPT NYC, the above micro unit building is aimed at achieving affordability by spreading out high land costs in New York among more units. The units are adaptable and have a different plan during the day and night. Image from NYC Mayors Office. The image above was created by the winning team composed of Monadnock Development LLC, Actors Fund Housing Development Corporation and nARCHITECTS.*

Average residential floor space per capita in ft<sup>2</sup>



Note: data for 2009 builds, \* China figures urban only, assumes average national household size  
 Sources: CommSec, RBA, UN, US Census  
[shrinkthatfootprint.com](http://shrinkthatfootprint.com)

## 7. 'Right Size':

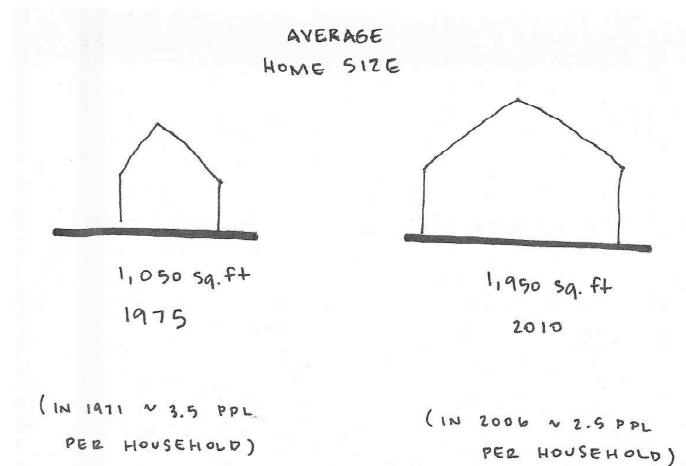
In Canada, house size continues to increase while average number of people per household is decreasing.<sup>1</sup> Movements such as tiny houses are gaining popularity in the media. Country Living suggests the reason may be a “Simpler yet fuller life, connecting them with family, friends and nature while freeing them from mortgages and an urge to keep up with the Joneses” A 300 sq. ft. (or less) home may not be for everyone, but houses can be ‘right sized’ much smaller than is currently the norm. A smaller house is more economical to build, operate and maintain.

A smaller home doesn't have to be lesser. Smart design can provide the same features while decreasing size. A big waste of space in a home is circulation space, the area you need to move around. Simple straight circulation will be more efficient than a path that zig zags. Smaller homes can be kept feeling large and open by using light coloured materials, adding windows or light wells, increasing ceiling height and adding smart storage to reduce clutter in the inhabited spaces. ‘Right sized’ homes achieve affordability by increased efficiency instead of decreased quality.

Homes should be the right size in relation to with the neighbourhood they are in. For example, a six storey apartment block in a neighbourhood of single storey single detached homes is not likely to be suitable. To add smaller dwellings in that neighbourhood is a more suitable approach may be small bungalows in the backyards, row housing, or duplexes.

The ‘right size’ of a home depends on who will be living there. A family will need more space than an individual.

It is helpful that any innovation (like tiny houses<sup>2</sup>) be widely accepted in the private market before they are used in the affordable housing market. This can contribute to reducing the cost and the potential stigma associated with these dwellings.



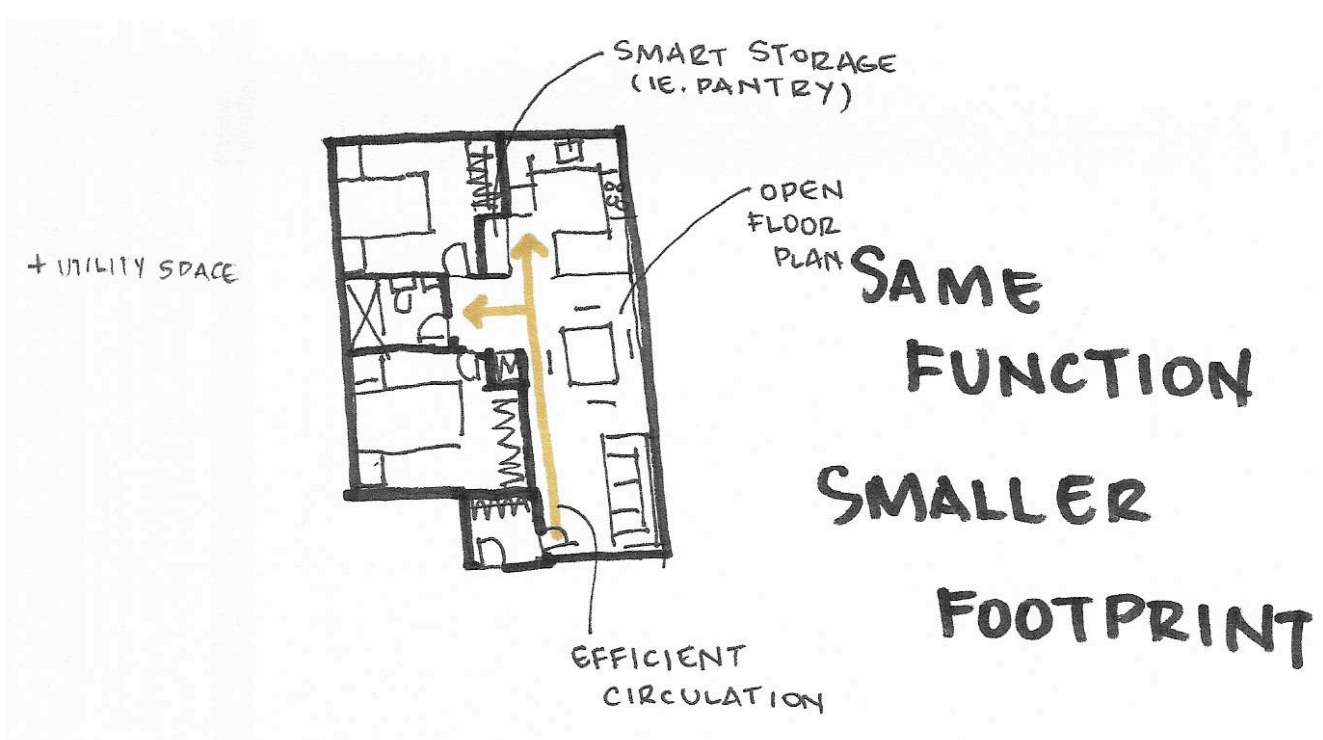
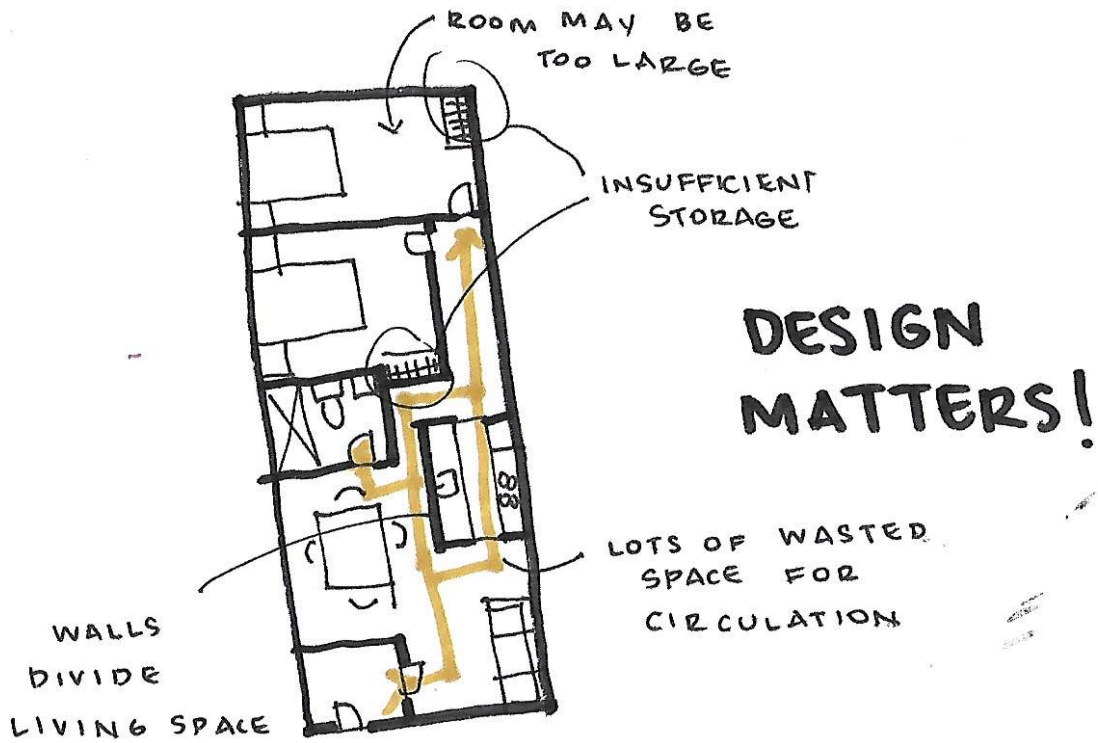
*Above: In 1975, the average house size was 1,050 sq. ft. for an average household of 3.5 people. In 2010 the average house size had grown to 1,950 sq. ft. but the number of people per household had decreased to 2.5.*

1. House size data from “Our love affair with home ownership might be doomed”, *Globe and Mail*, Jan 12, 2012. Household size data from *Statistics Canada*.

2. Tiny houses or secondary stand-alone suites are not permitted in the *Development Regulations* (as of version revised Nov 2018), but the *City's Affordable Housing Strategy 2019-2028* supports building a diverse and inclusive housing stock. The City has committed to including provisions for Tiny Homes in the new *Development Regulations*. Secondary stand-alone suites are not under municipal legislative authority however it has been suggested that the City will advocate for changes to be made to the *Urban and Rural Planning Act, 2000* so that this could be considered on appropriate property locations.



The below two sketches demonstrate similar spaces that are more or less efficiently designed. The top sketch shows a less efficient plan with walls that divide up the living space (making it feel smaller), lots of wasted space for circulation, and insufficient storage. The lower sketch shows increased storage and more efficient circulation.



## 8. Flexibility:

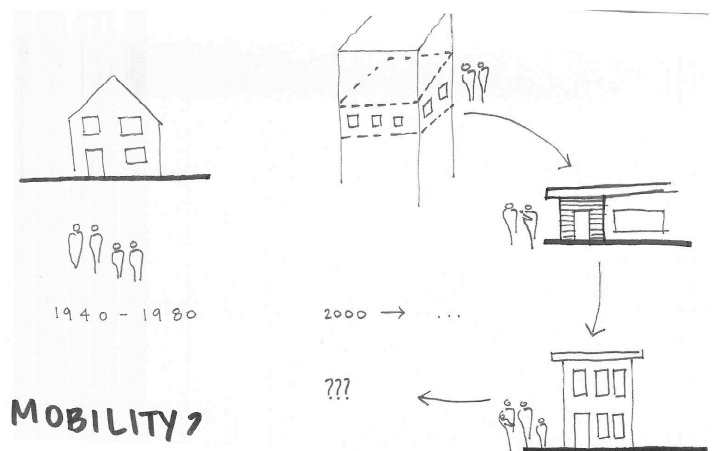
Flexibility in design allows a home to grow as a family grows, or living situation changes. Throughout life changes inhabitants can then maintain a connection to their community and stay in their neighbourhood (ie. age in place). The following design considerations can help facilitate future modifications and therefore increase flexibility:

- Stacking closets can more easily accommodate an elevator when needed.
- Blocking installed in walls or plywood sheathing can allow for cabinets to be moved or future grab bars or other features that increase accessibility to be added.
- Pre-plumbing and pre-wiring for future needs significantly reduces the cost of installing services later. This may include the provision for a second bathroom, or apartment.
- Locating services (like the electrical panel and water entry) in an area that is unlikely to be modified (like front wall) and would continue to be accessible if the house was turned into multiple units.
- Limit interior load bearing partitions (walls) so interior walls can be freely moved, this can be achieved by load bearing exterior walls or a post and beam structural system.
- In areas where an addition is feasible, design exterior walls so large openings can be cut in the walls to allow for an expansion. For example, design the framing under a window so it can be removed without reframing the entire wall to make a passage into a future room.
- Locate windows and doors on a logical regular grid to allow interior reconfiguration, like a large bedroom converted to two smaller rooms or the reverse. Three windows with two feet in between them will facilitate a change like this more than three windows located directly beside each other.

- Increased service capacity (more electrical service, or larger water supply/waste) can allow a home to grow. Adding a few outlets with larger capacity so a stove or dryer can be accommodated in multiple places also increases flexibility.

*2. Many of the modifications that lead to flexible housing are known as "Adaptable Housing." The British Columbia Building Code has been adapted to include these elements in standard new construction. See <http://www.housing.gov.bc.ca/building/reg/accessible/faq.htm>*

*3. Make sure this is permitted in your zone first.*



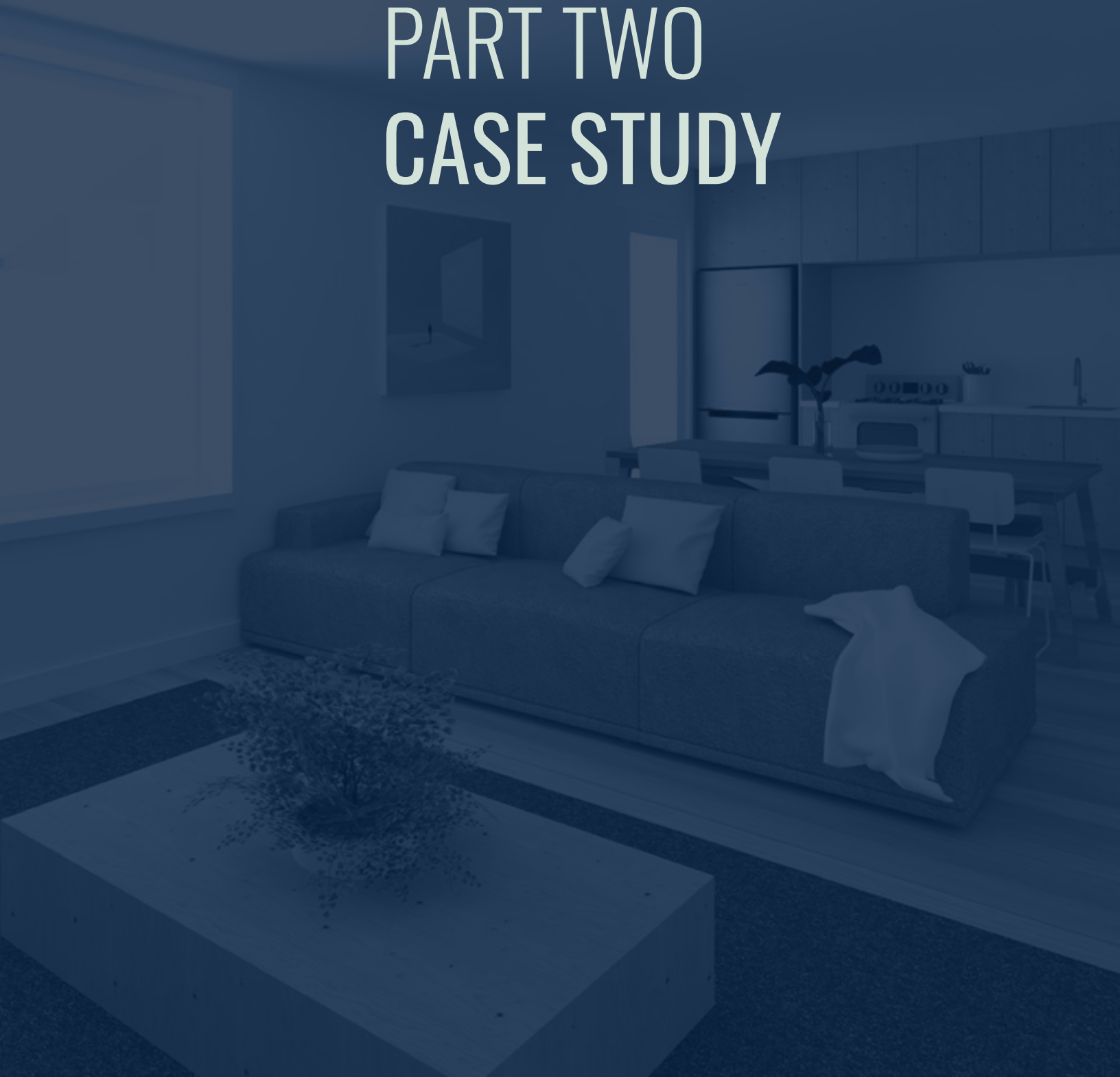
*The above sketch questions if increased mobility means a home may have more owners than it previously had.*

*Below: This sketch shows many iterations that a home may go through in its lifespan and has notes about potential upfront considerations to support this flexibility*





# PART TWO CASE STUDY



# APPLYING THE PRINCIPLES

The design principles set out in the first part of this document will now be applied to the renovation of an existing home to create affordable housing options. The intention is to test the feasibility, understand the implications and illustrate examples of the application of the design principles. As a reminder the principles are as follows:

1. Value for Cost
2. Diversity
3. Sharing and Integration
4. Efficiency
5. Simply Built w Common Materials
6. Safety and Privacy
7. 'Right Size'
8. Flexibility

In this section, these will be noted in square brackets when they are applicable. For example [SIMPLY BUILT WITH COMMON MATERIALS].

# CASE STUDY



## Selected Home

In 2016 28% of renters were in Core Housing Need in St. John's, and 38% of one person household renters were in Core Housing Need. More recently (2017 and 2018) the vacancy rate is greater in 3 bedroom apartments than in 1 bedroom apartments in St. John's. Therefore a home was selected to model an adaptation to greater serve those in core housing need, individuals.<sup>1</sup>

The selected home is 16 Donegal Place. The house sold for \$231,000 in 2020, after sitting on the market for more than 5 months. This home was chosen because:

- There are many similar homes in the city that are under-used. Since this is a common housing type, it helps with [INTEGRATION] of affordable housing into the

*1. Single males and single females make up the largest portion of those in core housing need, 2015. Housing Needs Assessment, June 2019, City of St. John's.*



- existing neighbourhood.
- Increasing the number of dwellings in this one home allows for increased density while still fitting into the neighbourhood. [RIGHT SIZE]
- Changing the type of dwelling increases [DIVERSITY] in the neighbourhood.
- It is located in proximity to services, work places, the university, hospital and transit [SHARING AND INTEGRATION]

Three modifications were considered to this house. What follows is a description, drawings and renderings, and the cost implications of each option. This case study was completed in direct collaboration with Studio AC (design lead), the Urban East (financial modeling) and Sable Design and Building (construction costing and expertise).

## Potential Inhabitants

We know affordable housing exists within a range of prices. For people with higher income levels affordable housing may be easier to find, whereas those with lower income levels may struggle. This project will target those just under the threshold of being able to afford market housing.

With large scale developments there is an economy of scale that creates a lower per unit cost. Feasibility of a smaller scale development like renovating a home at a time, or adding a tiny house to a backyard, depends on higher rents than those in the lowest income brackets could afford. That said, there are government programs that could top up rent for those within the lowest income ranges. Tenants could avail of a rent supplement program through the Newfoundland and Labrador Housing Corporation. In that case, the total rent for an individual would have to be at or below \$800. The majority of their requirements are that a home is clean, well kept and meets current code guidelines.

In 2020 the average rents without utilities were as follows:

- one bedroom - \$812 per month
- two bedroom - \$971 per month

- three bedroom rents are not available because not in secondary rental market

The target rents will be 10% below average market rates and are as follows if the tenant pays their own utilities:

- one bedroom - rent of \$731 per month
- two bedroom - rent of \$874 per month
- three bedroom - rent of \$1350 per month

If utilities (heat, power, internet) are included, the target rents would be as follows:

- one bedroom - rent of \$835 per month
- two bedroom - rent of \$945 per month
- one bedroom within communal living arrangement - rent of \$755 per month

The above rents are based on CMHC's (Canada Mortgage and Housing Corporation) Rental Market Report for October 2020. While this way of looking at housing affordability is useful, a cursory search on Kijiji (commonly used to find rental housing) in April 2021 shows the following average rates for housing comparable to the project described in this document. Note the majority of the 2BR comparable listings were in apartment buildings with little to no outdoor space. Listings available in appendix.

- one bedroom - \$1,041 per month
- two bedroom - \$1,002 per month

This data further reinforces the affordability of the rents targeted for this project as the targeted rents are 13-30% below 'real market rents'

Newfoundland Power has estimated average energy costs to be roughly \$2/sq. ft. per year if the home is heated with electricity. A utility allowance (heat and lighting costs) of \$104.50 could be used for the one bedroom, and \$124.50 is used for the two bedroom.

Based on the rent level and power cost, potential inhabitants that are not accessing a government supplement would have the following maximum incomes for their housing costs to be 30% of gross income.

- \$34,140 annual salary for a one bedroom (compared to \$37,460 annual salary to afford average market one bedroom rent)
- \$40,460 annual salary for a two bedroom (compared to \$44,380 annual salary to afford average market two bedroom rent)

The following pages describe the various options to convert the selected home to better suite the affordable housing market. All costs have been based on operation by a non-profit, but could be modified for a different operational model. The editable spreadsheets are available for download at [yorabode.ca/post/affordablehousing](http://yorabode.ca/post/affordablehousing)



*Above: Exterior rendering of renovations to the selected home. In this rendering the existing home has been converted into three one bedroom apartments and a tiny house has been added to the back yard.*



# Apartments

The first option for a renovation to better house individuals is to modify the home into three self-contained one bedroom apartments. In this case there would be shared laundry, storage and mechanical space in the basement. A renovation to a basement apartment is able to be achieved without much modification other than adding a kitchen, a separate electrical service and changing the windows so they meet egress requirements.<sup>1</sup>

The larger of the two dwellings on the main floor is designed with universal design in mind.<sup>2</sup> There is a light well on the side of the house that is facing the street providing southern

exposure to the basement. [VALUE FOR COST] Doors were added towards the backyard to provide each dwelling with outdoor access. [DIVERSITY, site specific]

These dwellings would be suitable for an individual or couple. For operation by a non-profit the dwellings share an electrical meter, and heat/lights is included in rent.

*1. If a door to the outside is not provided from a bedroom, the window must meet the following requirements: "Provide an unobstructed opening of not less than 0.35m<sup>2</sup> in area with no dimensions less than 380mm." See 9.9.10.1 National Building Code of Canada 2015.*

*2. Access to this house does not meet universal design standards, and may not be feasible. Including a ramp or lift, corridors and doorway could be investigated further.*

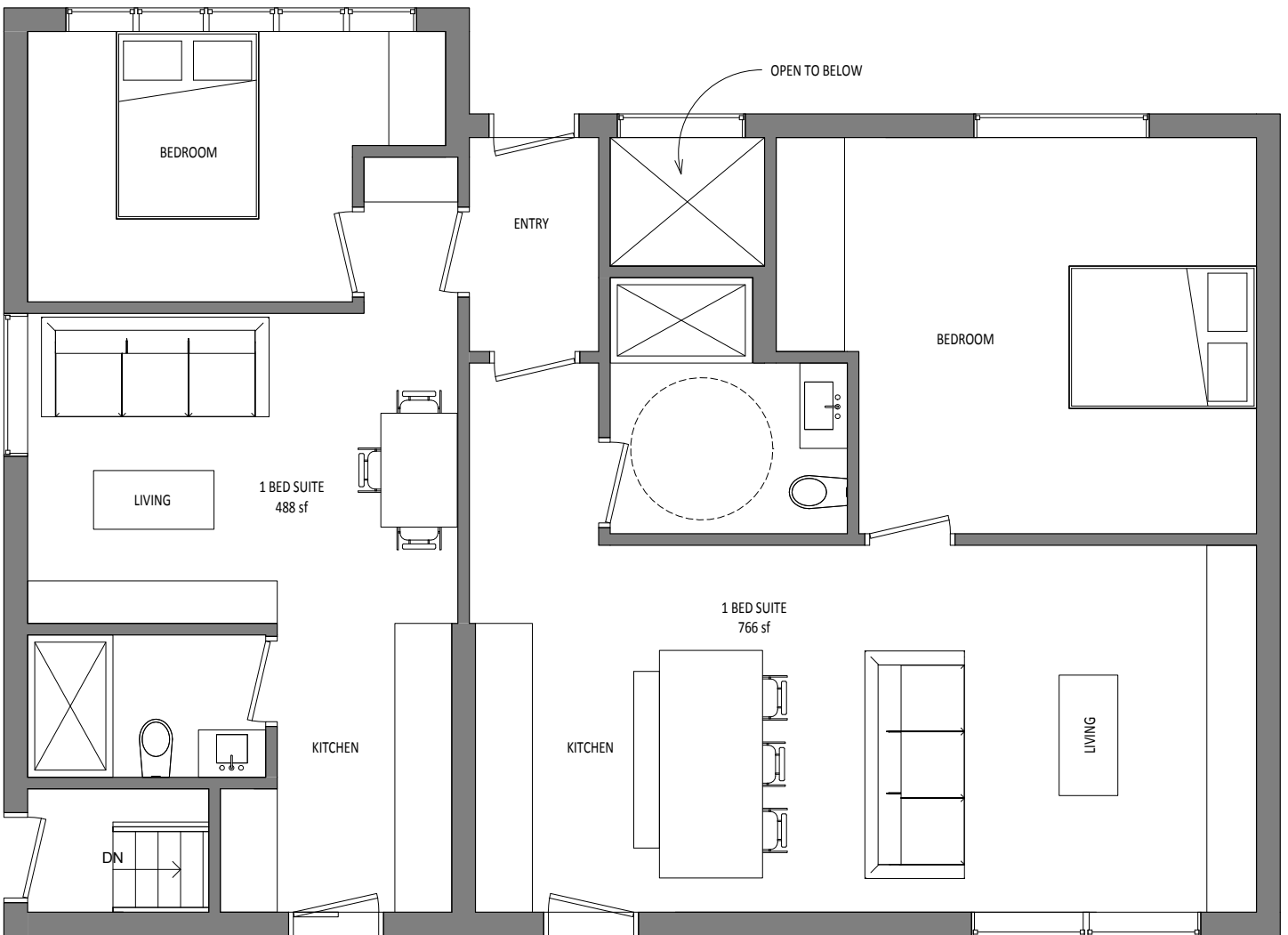
|            | AVERAGE RENT | NUMBER OF UNITS | CAPITAL BUDGET PER UNIT | UPFRONT INVESTMENT REQUIRED PER UNIT |
|------------|--------------|-----------------|-------------------------|--------------------------------------|
| APARTMENTS | \$835        | 3               | \$235,000               | \$165,000                            |





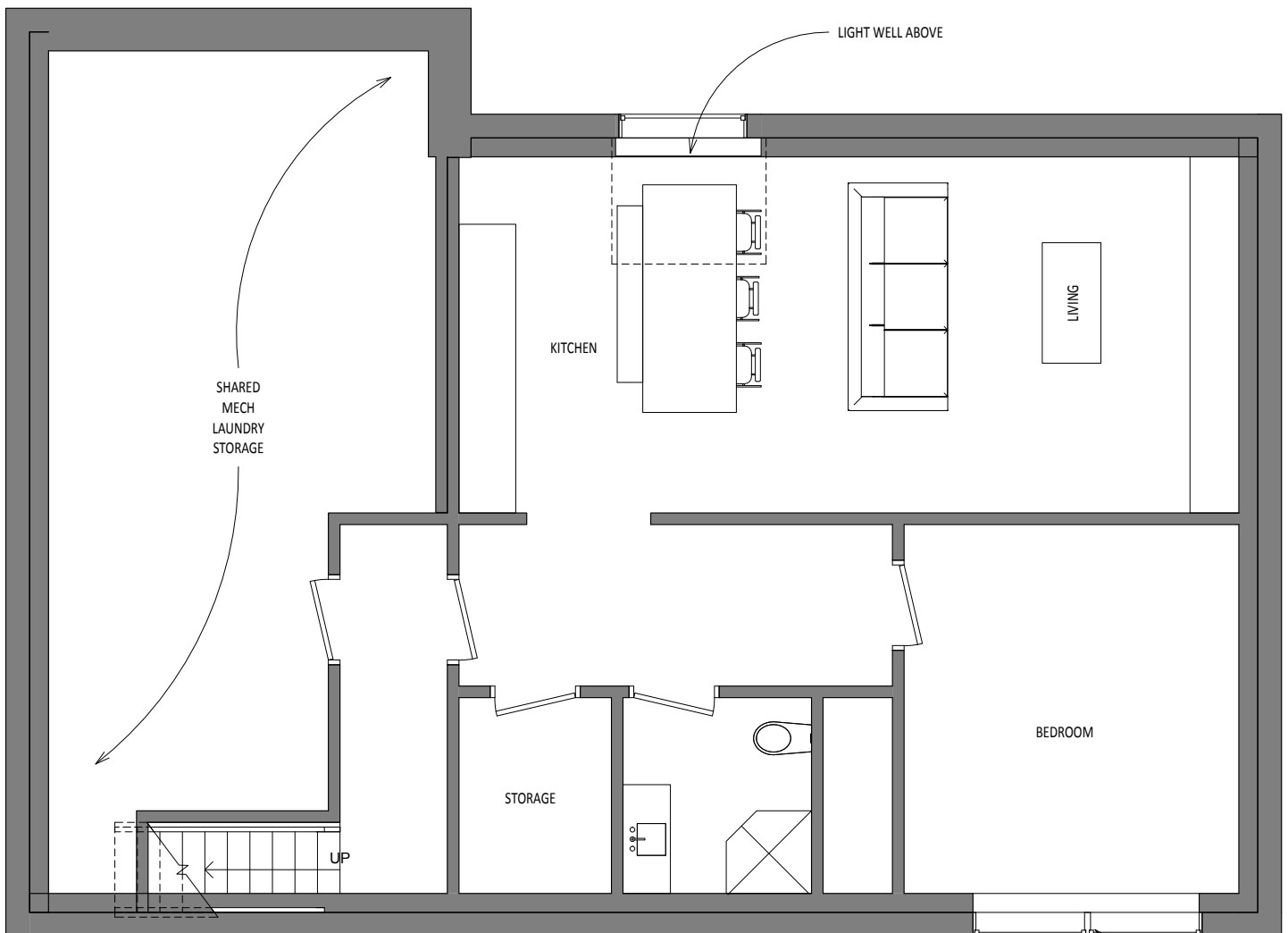


*Below: Main floor apartment floor plan.  
To left: Living area of larger suite on main floor.*





*Below: Basement apartment floor plan.  
To right: Living area of basement suite.*



# Kid's Lofts

The most recent housing market data and conversations with private and non-profit housing providers do not indicate that a large proportion of those in core housing would require a 2 bedroom dwelling. However, if the need changed, these dwellings are designed to expand with 'kid's lofts'. Small rooms are accessed by a ladder in the living space.<sup>1</sup>

The kid's lofts could add value to the project from the exterior because they'd be a cue for inhabitants to be able to recognize their dwelling. "I live there."

These dwellings would be suitable for an individual or couple. For operation by a non-profit the dwellings share an electrical meter, and heat/lights is included in rent.

*1. Further investigation is needed into the proportion of the stairs with respect to code requirements.*





The additional capital cost to create the ‘kid’s lofts’ would be \$60,000, but has only increased the upfront investment required per dwelling by \$5,000 due to increased rental revenue. These costs are provided all of the construction

work is taken on at one time. The cost would increase if the project is phased. For example, a phased version could mean completing the renovations to turn the house into 3 apartments in 2022, and then adding the lofts in 2025.

|                              | AVERAGE RENT | NUMBER OF UNITS | CAPITAL BUDGET PER UNIT | UPFRONT INVESTMENT REQUIRED PER UNIT |
|------------------------------|--------------|-----------------|-------------------------|--------------------------------------|
| <b>APARTMENTS WITH LOFTS</b> | \$945        | 3               | \$255,000               | \$170,000                            |

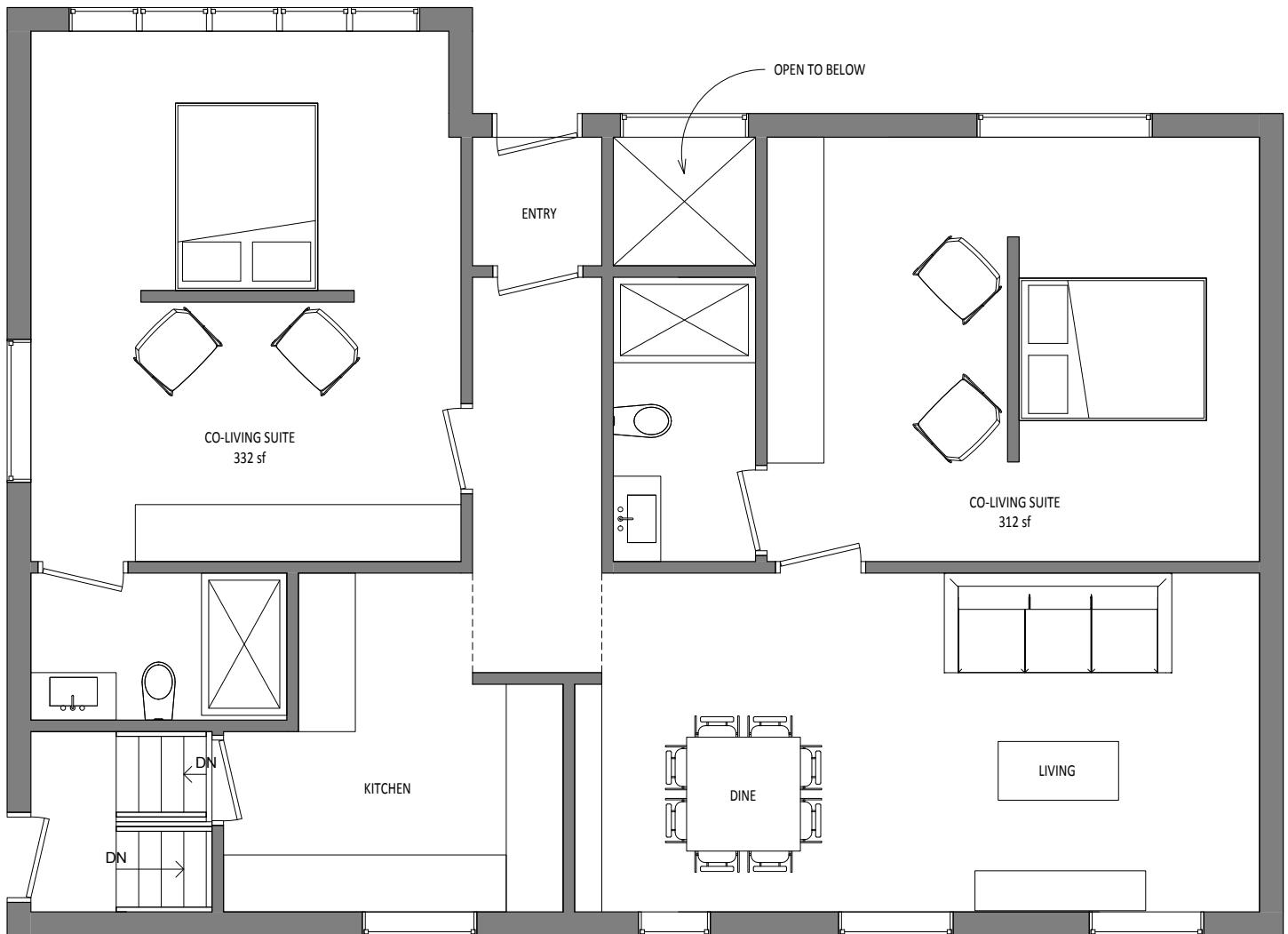
*Below: Interior rendering of loft space.*



# Communal Living

The main floor of the home could be renovated to include two large suites. Each suite would include a full bathroom, and place to hang out in addition to sleep. The suites could include a work space, mini-fridge and place to prepare a snack or simple meal with a hot plate or microwave.

On the main floor there is a generous shared kitchen, living and dining area. The basement would have shared laundry, storage and mechanical spaces in addition to another suite or two. This shared space could also function as a workshop, and gives inhabitants additional shared space, so their smaller dwellings are just as comfortable. [SHARING AND INTEGRATION]



The operations of the communal living model would be key to its success. The common area should stay clean and well maintained and activities organized so the people living there develop good relationships. This could be programmed by the homeowner/manager, or residents.

Communal living units could be offered more affordably than completely separate apartments and especially for individuals provides benefits of knowing and interacting with your neighbours. Due to the constraints of the scale and operational model, communal living was investigated rather than cohousing as defined on p. 9.

|                        | <b>AVERAGE RENT</b> | <b>NUMBER OF UNITS</b> | <b>CAPITAL BUDGET PER UNIT</b> | <b>UPFRONT INVESTMENT REQUIRED PER UNIT</b> |
|------------------------|---------------------|------------------------|--------------------------------|---|
| <b>COMMUNAL LIVING</b> | \$755               | 4                      | \$165,000                      | \$95,000                                    |

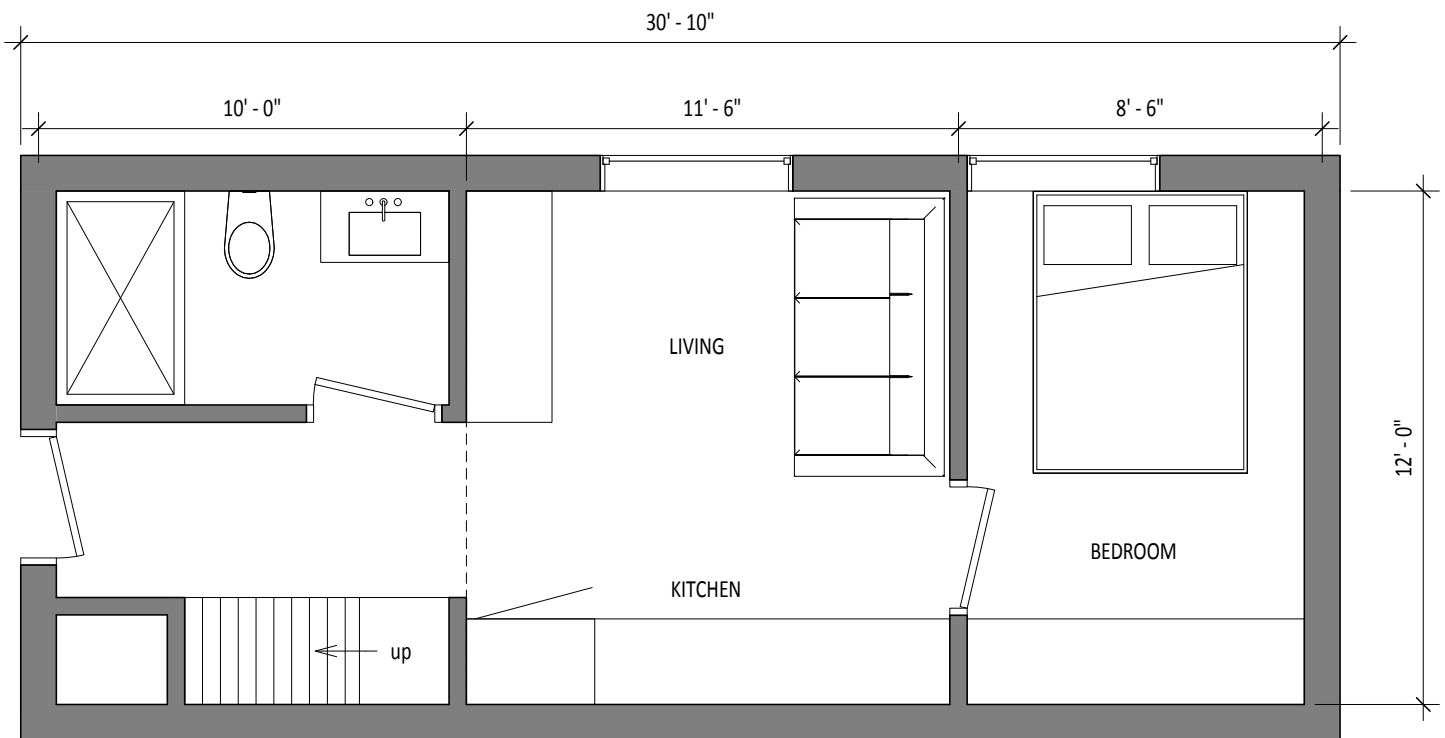


# Tiny House

Instead of a significant renovation to the existing home, or in addition to that renovation, a tiny house could be added to the property. The design ties into the main home with the exterior materials (siding, doors etc.)

The budgeting associated with the tiny house assumes this dwelling is built in the yard of an already owned property. Based on the Development Regulations requirements as accessed in June 2021, this type of densification would not be permitted in the area of the selected home, R1 zone.

|                   | AVERAGE RENT | NUMBER OF UNITS | CAPITAL BUDGET PER UNIT | UPFRONT INVESTMENT REQUIRED PER UNIT |
|-------------------|--------------|-----------------|-------------------------|--------------------------------------|
| <b>TINY HOUSE</b> | \$835        | 1               | \$220,000               | \$165,000                            |





*Above: Exterior rendering of renovations to the selected home. In this rendering the existing home has been converted into three one bedroom apartments and a tiny house has been added to the back yard.*

# DESIGN CHOICES

The principles set out in the first phase of this project were applied to a proposed project to understand the cost implications and how affordability can be achieved without sacrificing quality. The following highlights some of the design choices the team made.

## LIGHT WELL

Adding a light well from the main level to the basement creates significantly more natural light with minimal additional cost and lost floor space. This area can be seen in the diagram to the right or indicated on the plan on p. 45, “open to below”. [VALUE FOR COST] Additionally the light well will make the basement space feel larger, [RIGHT SIZE] and could facilitate installing an elevator if an accessible path to the front door was available. [FLEXIBLE] As a standalone project, the light well could cost \$7,230, but incorporated into this larger project, there would be a 15% savings due to efficiency.

## PLYWOOD

Plywood was used as an interior finish. It’s a durable material that will continue to be available throughout time. The same principles discussed earlier with exterior finishes (vinyl vs. wood) apply here. [VALUE FOR COST] Something like vinyl flooring has the potential to go out of style, or when damaged may be discontinued. Therefore the whole floor would need to be replaced instead of repairing one portion. Conversely, plywood will always be able to be repaired and replaced. [SIMPLY BUILT WITH COMMON MATERIALS] This type of strategy could be considered when choosing other interior finishes.

## SIZE

The self-contained dwellings have between 370 and 712 square feet of interior space. [RIGHT SIZE] One of the





simplest ways to reduce cost in construction is to reduce the overall size of the building, or area of renovation. The dwelling that has 712 square feet of space was designed in that way to incorporate universal design features and for the layout to work efficiently with the existing structure.

### **UNIVERSAL DESIGN**

It wasn't feasible in this project to have a fully accessible dwelling due to the number of steps up to the front entry. However, many universal design features were incorporated into the space to make it easier to use for those with physical challenges.

### **ENERGY EFFICIENCY**

Since this house was originally constructed there have been advances in materials and building methods have increased the energy efficiency of homes. The costs of utilities are part of whether or not housing is affordable. All of options have included increased insulation in the walls and roof to meet current energy code. St. John's is in Zone 6 and therefore has the following insulation requirements:

- **Walls:** R-16.86 effective R-value
- **Roof:** R-49.23 effective R-value

## **Financial Projections**

The table on the following page includes a summary of the financial projects for each option. There is an assumption that these dwellings would be owned and operated by a non-profit organization. This model has quite a bit of flexibility and can be feasible with changes to the financial variables. The editable spreadsheets are available for download at [yorabode.ca/post/affordablehousing](http://yorabode.ca/post/affordablehousing)

|  | <b>AVERAGE RENT</b><br><small>(includes utilities)</small> | <b>NUMBER OF UNITS</b> | <b>CAPITAL CONTRIBUTION PER DWELLING</b> | <b>UPFRONT INVESTMENT REQUIRED PER UNIT</b> |
|--|--|------------------------|--|---|
| <b>A. APARTMENTS</b><br>An existing home subdivided into three self-contained apartments. Shared laundry, storage and mechanical space. Common servicing for all dwellings—electrical, water and waste water service.  | <b>\$835</b>   | <b>3</b>               | <b>\$235,000</b>                         | <b>\$165,000</b>                            |
| <b>B. WITH LOFTS</b><br>Option A (Apartments) with lofts to add additional floor space to each dwelling.   | <b>\$945</b>   | <b>3</b>               | <b>\$255,000</b>                         | <b>\$170,000</b>                            |
| <b>C. COMMUNAL LIVING</b><br>One existing home subdivided into four co-housing dwellings including bathrooms. Shared kitchen, dining, living, laundry, storage and mechanical space. Common servicing for all dwellings—electrical, water and waste water service. | <b>\$755</b>   | <b>4</b>               | <b>\$165,000</b>                         | <b>\$95,000</b>                             |
| <b>D. TINY HOUSE</b><br>One tiny house added to an owned property. Tiny houses are completed self-contained and include their own servicing—electrical, water and waste water service.   | <b>\$835</b>   | <b>1</b>               | <b>\$220,000</b>                         | <b>\$165,000</b>                            |

All calculations included in the appendix. This table includes rounded numbers.

## Conclusion

This study has shown that developing small scale well designed affordable housing is feasible. This model has the potential to create homes that fit into an existing neighbourhood in an expedient and economical way. Homes like this case study could diversify and densify existing neighbourhoods while making better use of houses that aren't currently suiting market needs. To make projects like a this a reality changes need to be made to the zoning and capital funds need to be raised.

### ZONING CHANGES

The area with the greatest potential for this type of development is the near suburbs. That is, suburban neighbourhoods that have larger lots than the downtown area and also have access to transit and amenities. In the City of St. John's, most of the near suburbs are currently zoned R1 (residential low density). While a subsidiary unit like an in-law suite or basement apartment is permitted, a few equal dwellings are not. That is, subdividing a single family home into three apartments would not be permitted.

The forthcoming regulation that allows tiny houses, would not permit this model. Within 2021 or 2022 tiny houses will be allowed as the only dwelling on a lot in PN (pocket neighbourhood), R3 (residential high density) or RD (residential downtown) neighbourhoods. Tiny houses will not be allowed as they are shown in this case study, as an accessory dwelling on an existing lot.

In 2021 conversations have started with the municipality to understand how we can work together to make changes to the Development Regulations to realize the benefits this model of development and be in line with goals stated in the Municipal Plan such as:

- increase densities in residential areas where feasible and desirable from a general planning and servicing point of view (III-13)
- encourage a compatible mix of residential buildings of varying densities in all zones (III-13)
- promote more intensive use of existing services through

- infill, rehabilitation, and redevelopment projects (III-20)
- increase housing supply (III-20)
- enhancing neighbourhoods by encouraging the development/redevelopment of quality housing within these areas, and as well, capitalizing on any opportunities to diversify same. (III-20)

### FUNDRAISING


Any iteration of this model requires capital funds, between \$166,000 and \$512,000. Through initial conversations in 2021, it appears to be feasible for a non-profit to access this amount of funding through the following funding streams:

- Canada Mortgage and Housing Corporation - Innovation Fund or Co-investment Fund
- City of St. John's - Catalyst Fund
- Community Housing Transformation Centre - Sustainable Affordable Housing Initiative
- Federation of Canadian Municipalities - Pilot Project Funding

Additional demonstration and more details of energy efficiency and accessibility are required for funding. Multiple properties may need to be purchased to achieve the minimum project budget or number of units as required by funding agencies.







APPENDIX  
SCHEMATIC DESIGN  
DOCUMENT

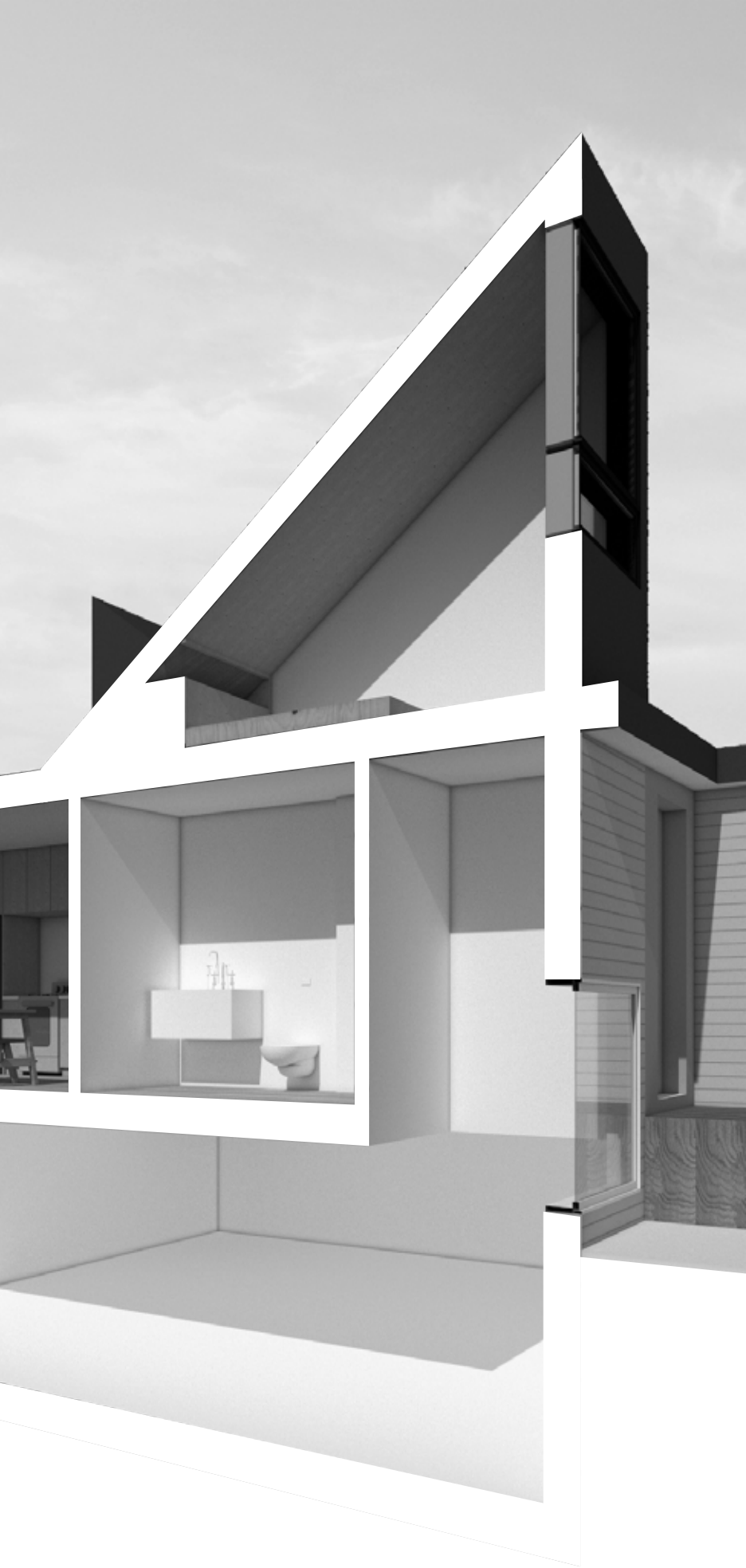


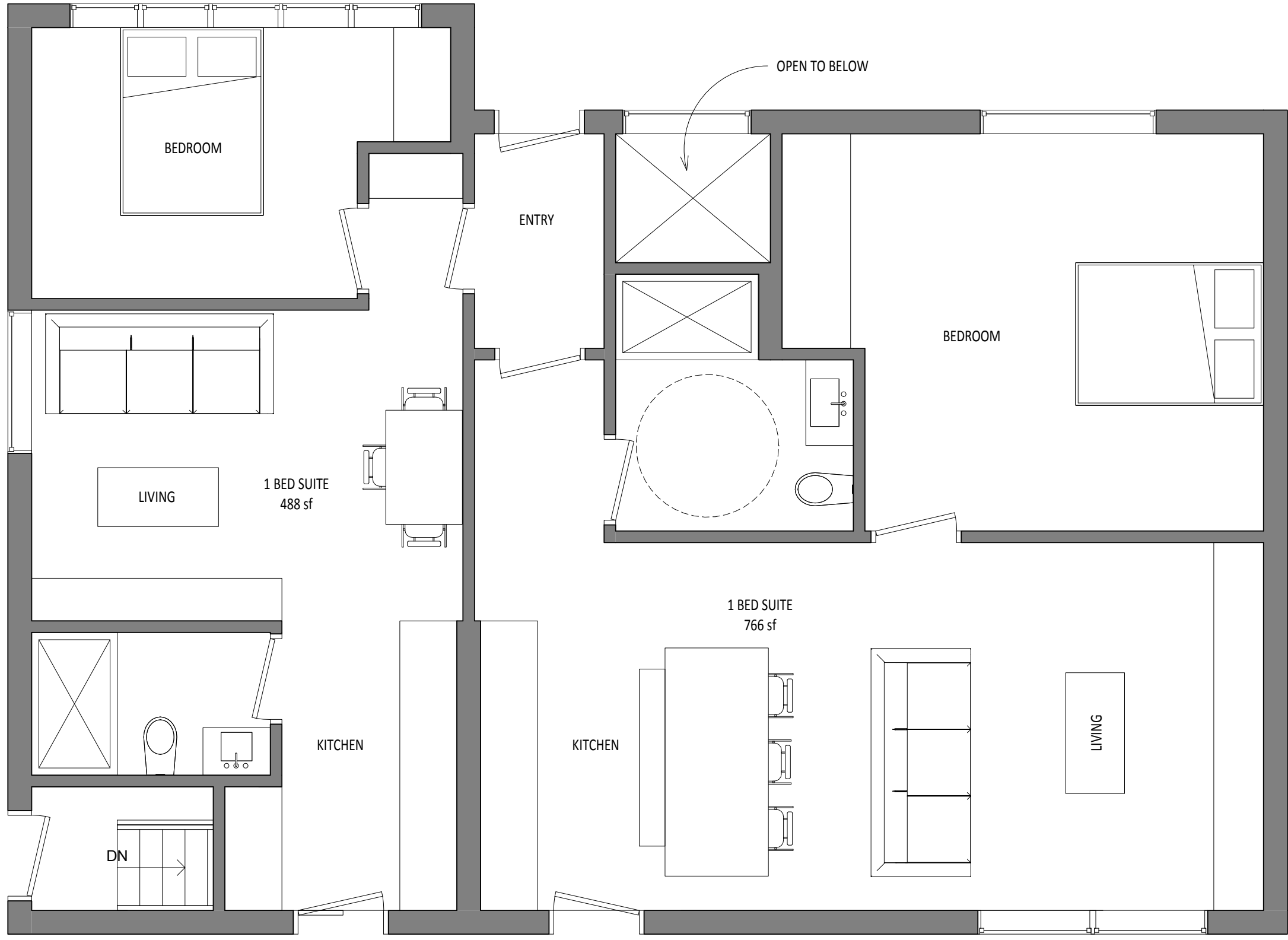












LEVEL 1 - MULTI UNIT



















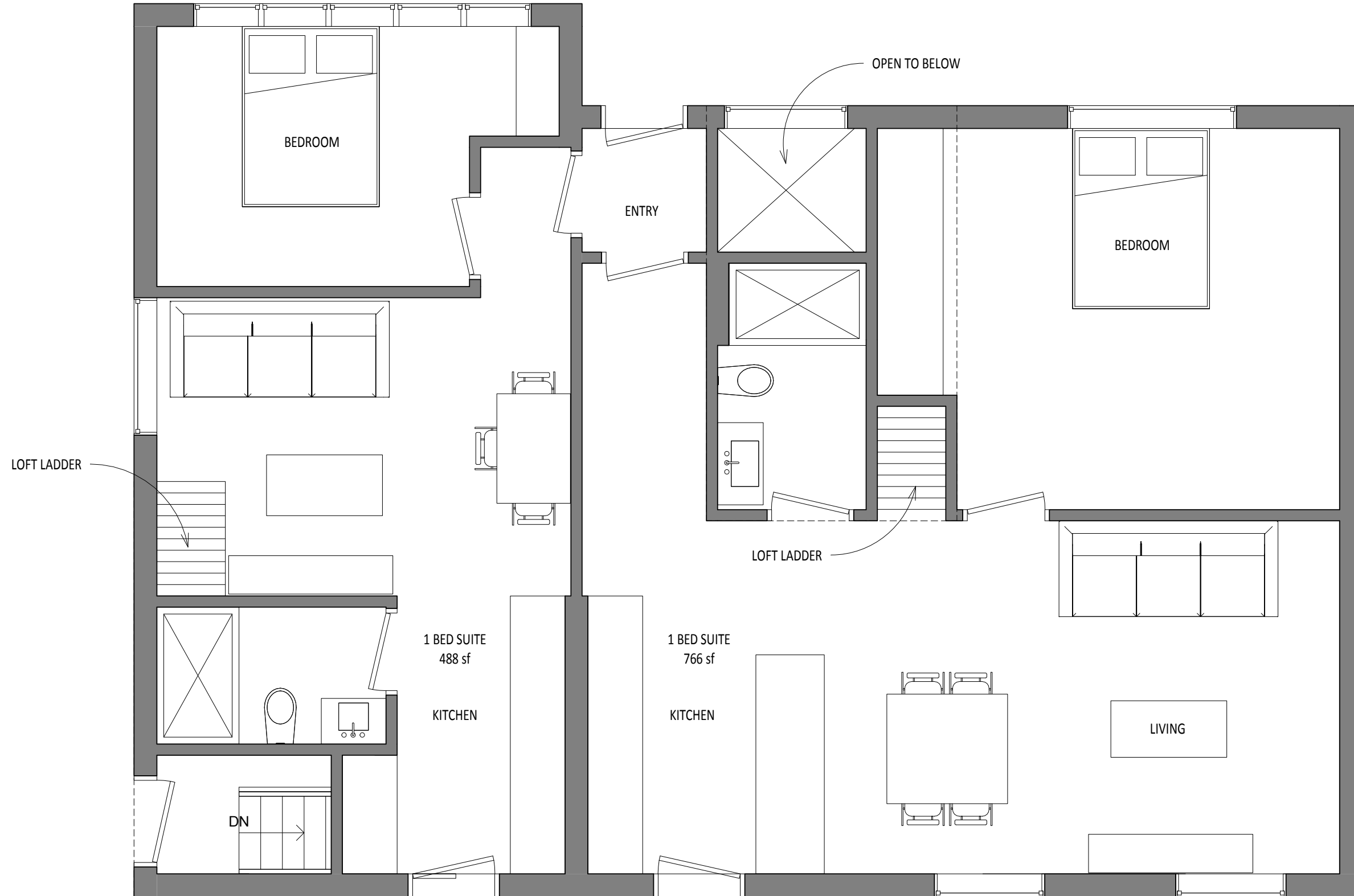










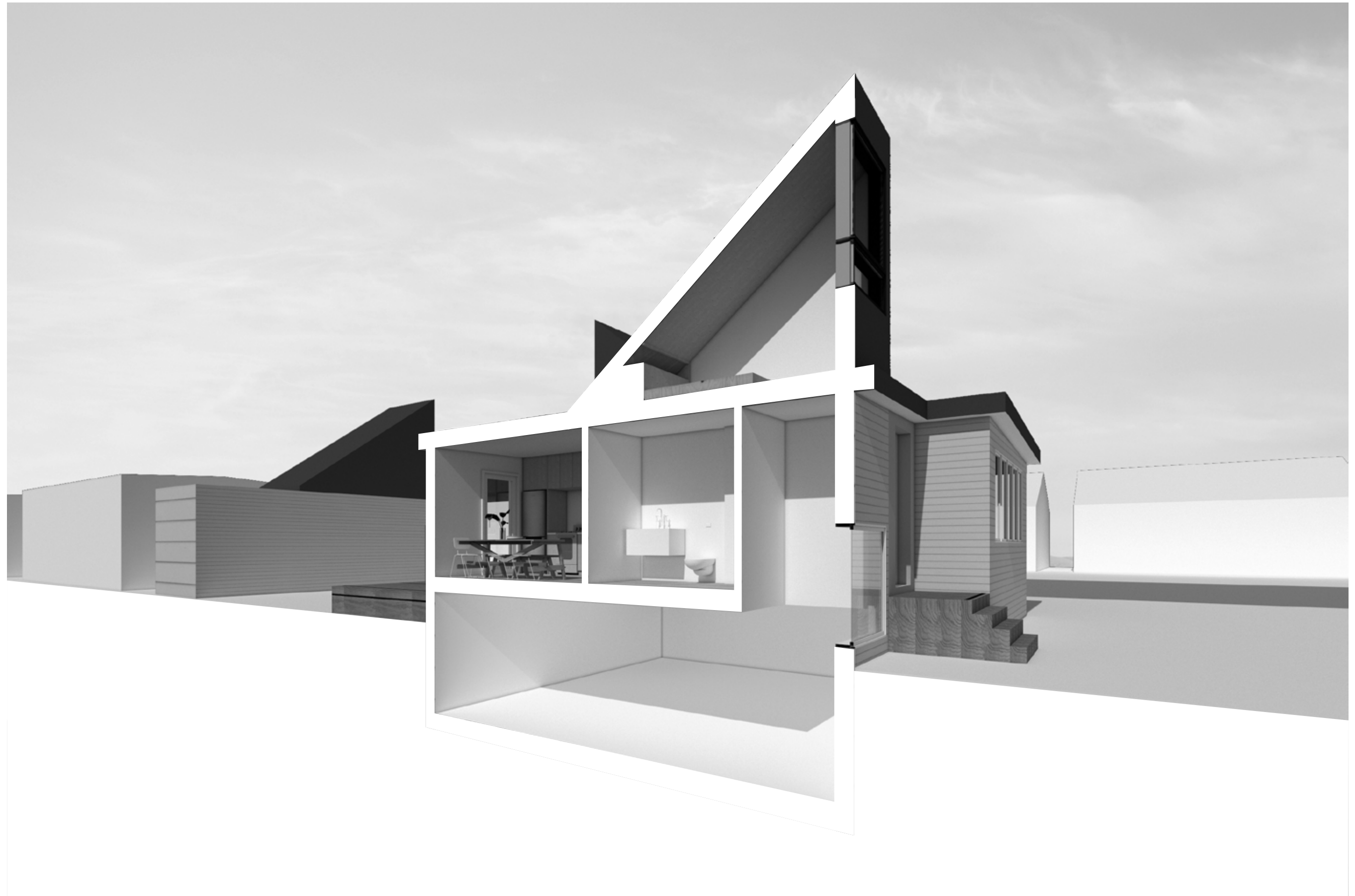


LEVEL 1 - MULTI UNIT + KIDS LOFTS











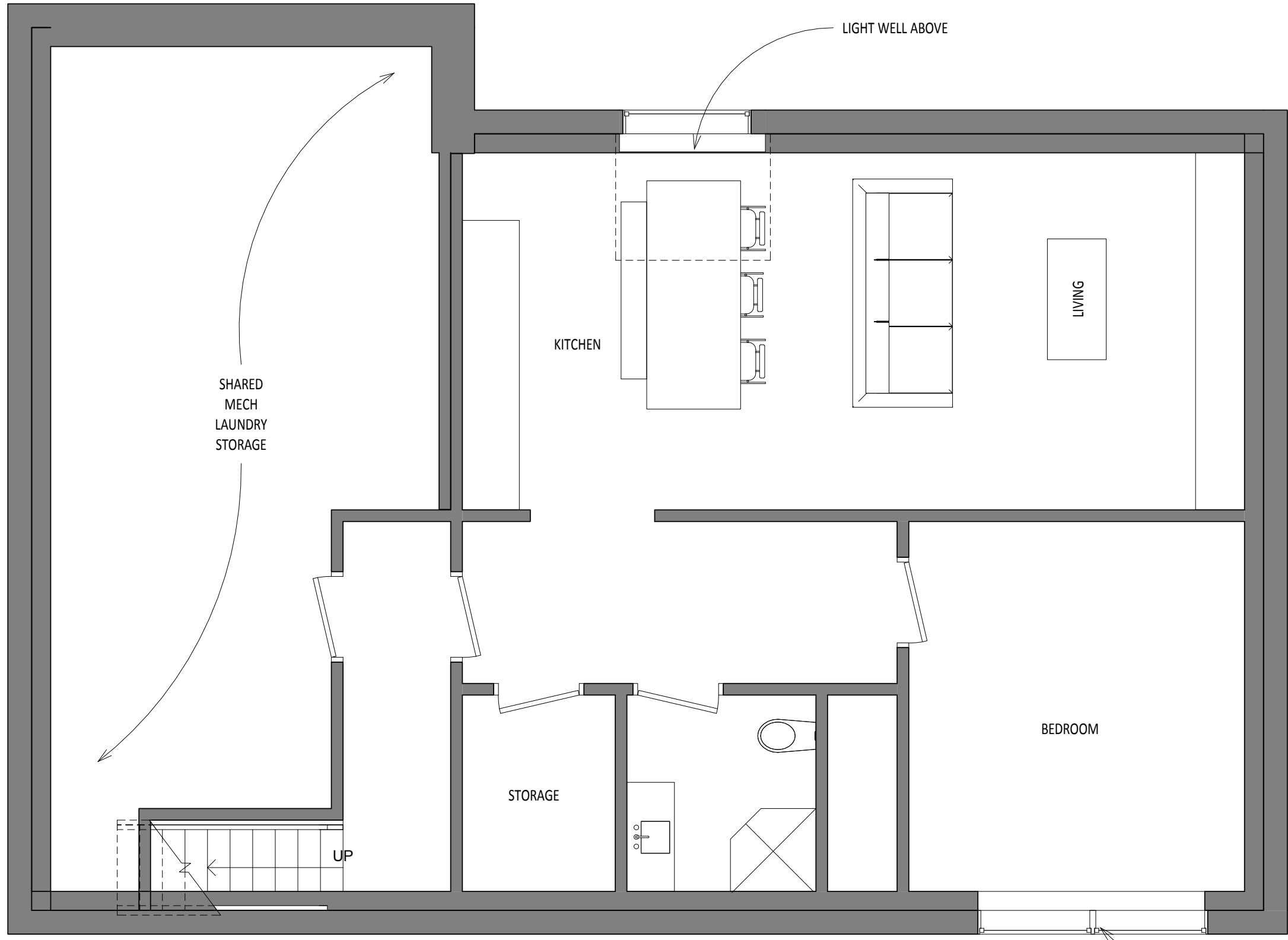






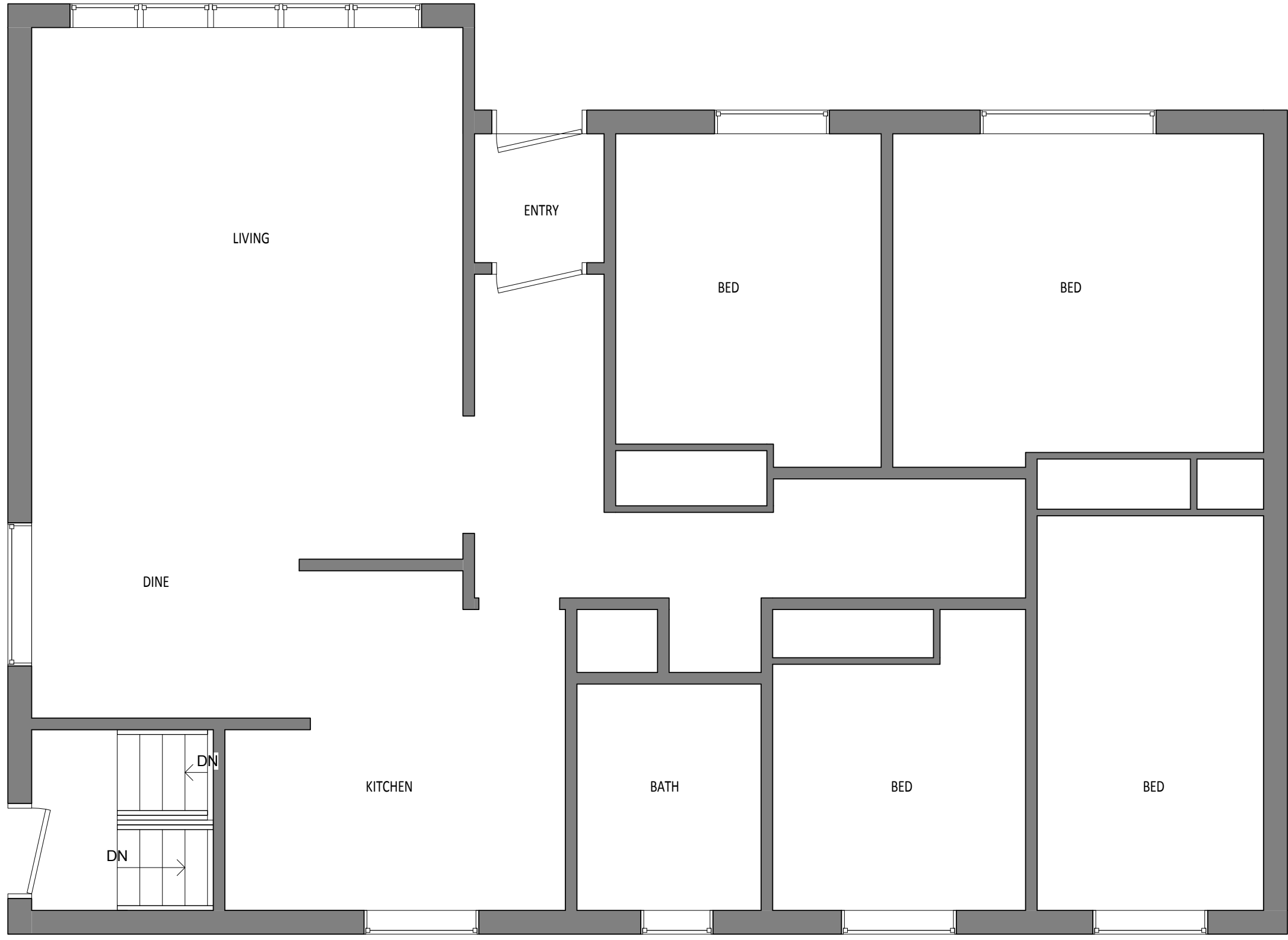


LEVEL 1 - CO-LIVING

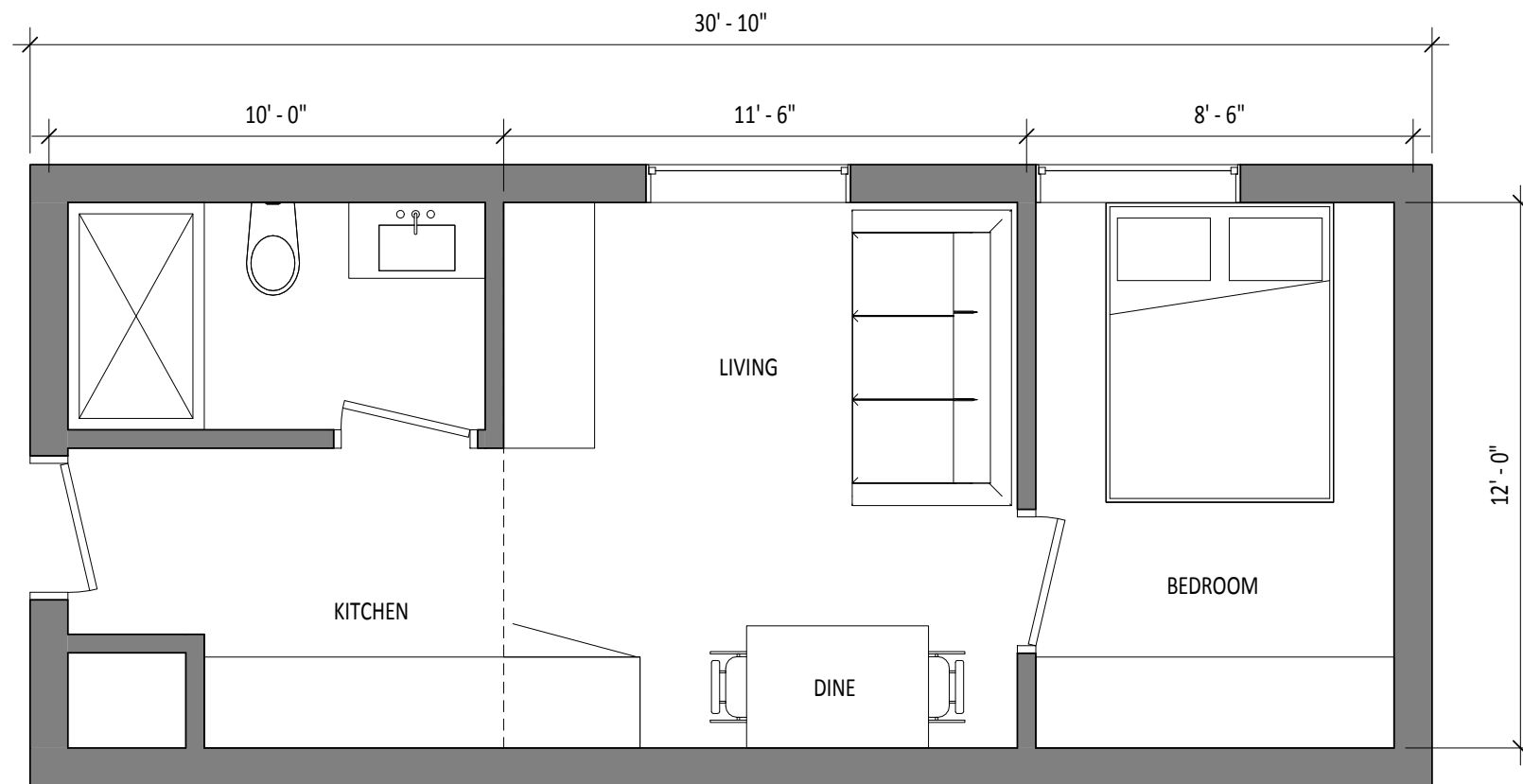


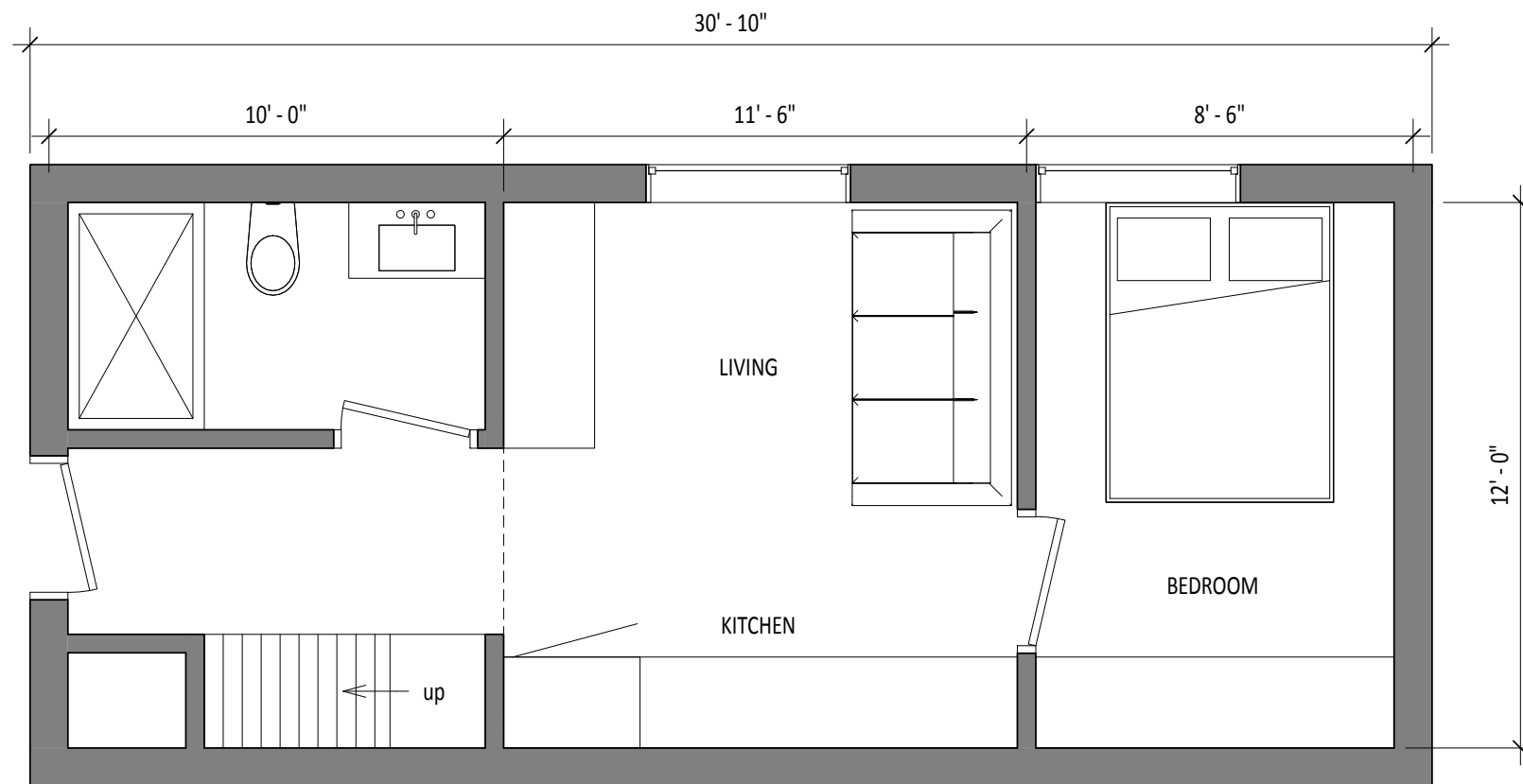
BASEMENT - 1 BED UNIT



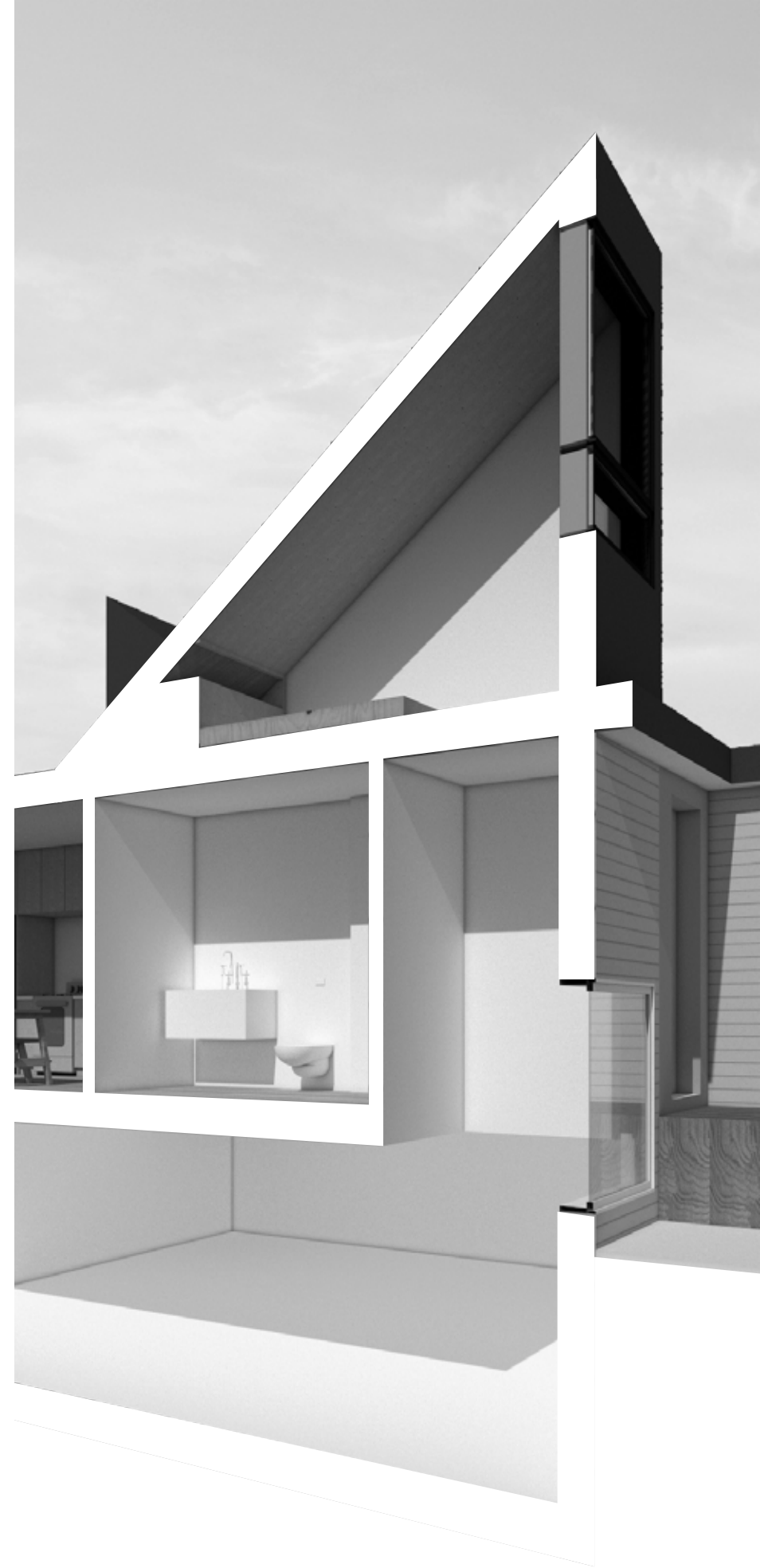



LEVEL 1 - EXISTING











APPENDIX  
CONSTRUCTION  
BUDGETS



Revised: 25-May-2021

Project: St John's Affordable Housing Toolkit  
 Client: Yorabode  
 Reference: Studio A/C NFDL Toolkit - Multi Unit Concept  
 Date: 1-May-2020  
 Revision: 1.0

| Page Name                      | Type   | Name  | QTY     | Unit | Price Per  | Unit | Price Total | Color |
|--------------------------------|--------|---|---------|------|------------|------|-------------|-------|
| 20.05.01 - RAW SD.pdf - Page 2 | Linear | Multi-living unit exterior wall assembly, Level 1             | 1174.24 | SQFT | \$14.50    | SQFT | \$17,026.48 |       |
| 20.05.01 - RAW SD.pdf - Page 2 | Linear | Multi-living unit fire-separated wall assemblies, Level 1     | 846.24  | SQFT | \$17.00    | SQFT | \$14,386.08 |       |
| 20.05.01 - RAW SD.pdf - Page 2 | Linear | Multi-living unit interior wall assemblies, Level 1           | 1280.32 | SQFT | \$11.50    | SQFT | \$14,723.68 |       |
| 20.05.01 - RAW SD.pdf - Page 2 | Linear | Multi-living unit baseboard, Level 1                          | 272.39  | LF   | \$2.25     | LF   | \$612.88    |       |
| 20.05.01 - RAW SD.pdf - Page 2 | Linear | Multi-living unit cabinetry, Level 1                          | 80.44   | LF   | \$100.00   | LF   | \$8,044.00  |       |
| 20.05.01 - RAW SD.pdf - Page 2 | Area   | Multi-living unit flooring, Level 1                           | 1165.13 | SQFT | \$5.50     | SQFT | \$6,408.22  |       |
| 20.05.01 - RAW SD.pdf - Page 2 | Area   | Multi-living unit ceiling, Level 1                            | 1205.74 | SQFT | \$3.00     | SQFT | \$3,617.22  |       |
| 20.05.01 - RAW SD.pdf - Page 2 | Count  | Multi-living unit plumbing source/sink, Level 1               | 10      | EA   | \$160.00   | EA   | \$1,600.00  |       |
| 20.05.01 - RAW SD.pdf - Page 2 | Count  | Multi-living unit exterior doors, Level 1                     | 4       | EA   | \$225.00   | EA   | \$900.00    |       |
| 20.05.01 - RAW SD.pdf - Page 2 | Count  | Multi-living unit fire-rated doors, Level 1                   | 2       | EA   | \$300.00   | EA   | \$600.00    |       |
| 20.05.01 - RAW SD.pdf - Page 2 | Count  | Multi-living unit interior doors, Level 1                     | 4       | EA   | \$175.00   | EA   | \$700.00    |       |
| 20.05.01 - RAW SD.pdf - Page 2 | Count  | Multi-living unit vanities, Level 1                           | 2       | EA   | \$300.00   | EA   | \$600.00    |       |
| 20.05.01 - RAW SD.pdf - Page 2 | Count  | Multi-living unit toilets, Level 1                            | 2       | EA   | \$250.00   | EA   | \$500.00    |       |
| 20.05.01 - RAW SD.pdf - Page 2 | Count  | Multi-living unit shower, Level 1                             | 2       | EA   | \$1,400.00 | EA   | \$2,800.00  |       |
| 20.05.01 - RAW SD.pdf - Page 2 | Count  | Multi-living unit beds / couches / tables & chairs            | 6       | EA   | \$1,500.00 | EA   | \$9,000.00  |       |
| 20.05.01 - RAW SD.pdf - Page 2 | Count  | Multi-living unit windows and trims, Level 1                  | 6       | EA   | \$450.00   | EA   | \$2,700.00  |       |
| 20.05.01 - RAW SD.pdf - Page 2 | Area   | Multi-living unit roofing assembly, Level 1                   | 1414.97 | SQFT | \$22.00    | SQFT | \$31,129.34 |       |
| 20.05.01 - RAW SD.pdf - Page 2 | Linear | Multi-living unit roof edge / fascia, soffit                  | 154.30  | LF   | \$18.00    | LF   | \$2,777.40  |       |
| 20.05.01 - RAW SD.pdf - Page 2 | Linear | Multi-living unit exterior underlayment and cladding, Level 1 | 1875.60 | SQFT | \$22.00    | SQFT | \$41,263.20 |       |
| 20.05.01 - RAW SD.pdf - Page17 | Linear | Multi-living unit fire separated wall assemblies, Basement    | 784.16  | SQFT | \$17.00    | SQFT | \$13,330.72 |       |
| 20.05.01 - RAW SD.pdf - Page17 | Linear | Multi-living unit interior wall assemblies, Basement          | 1103.36 | SQFT | \$11.50    | SQFT | \$12,688.64 |       |
| 20.05.01 - RAW SD.pdf - Page17 | Linear | Multi-living unit foundation wall assembly, Basement          | 1125.28 | SQFT | \$14.00    | SQFT | \$15,753.92 |       |
| 20.05.01 - RAW SD.pdf - Page17 | Linear | Multi-living unit baseboard, Basement                         | 173.96  | LF   | \$2.25     | LF   | \$391.41    |       |
| 20.05.01 - RAW SD.pdf - Page17 | Linear | Multi-living unit cabinetry, Basement                         | 32.66   | LF   | \$100.00   | LF   | \$3,266.00  |       |
| 20.05.01 - RAW SD.pdf - Page17 | Area   | Multi-living unit flooring, Basement                          | 1076.52 | SQFT | \$5.50     | SQFT | \$5,920.86  |       |
| 20.05.01 - RAW SD.pdf - Page17 | Count  | Multi-living unit plumbing source / sink, Basement            | 6       | EA   | \$160.00   | EA   | \$960.00    |       |
| 20.05.01 - RAW SD.pdf - Page17 | Count  | Multi-living unit vanities, Basement                          | 1       | EA   | \$300.00   | EA   | \$300.00    |       |
| 20.05.01 - RAW SD.pdf - Page17 | Count  | Multi-living unit toilets, Basement                           | 1       | EA   | \$250.00   | EA   | \$250.00    |       |
| 20.05.01 - RAW SD.pdf - Page17 | Count  | Multi-living unit shower, Basement                            | 1       | EA   | \$1,400.00 | EA   | \$1,400.00  |       |
| 20.05.01 - RAW SD.pdf - Page17 | Count  | Multi-living unit beds / couches / tables & chairs, Basement  | 3       | EA   | \$1,500.00 | EA   | \$4,500.00  |       |
| 20.05.01 - RAW SD.pdf - Page17 | Count  | Multi-living unit windows and trims, Basement                 | 2       | EA   | \$450.00   | EA   | \$900.00    |       |
| 20.05.01 - RAW SD.pdf - Page17 | Count  | Multi-living unit electrical systems                          | 3       | EA   | \$0.00     | EA   | \$0.00      |       |
| 20.05.01 - RAW SD.pdf - Page17 | Count  | Multi-living unit HVAC systems                                | 3       | EA   | \$0.00     | EA   | \$0.00      |       |
| 20.05.01 - RAW SD.pdf - Page17 | Count  | Multi-living unit plumbing systems                            | 3       | EA   | \$0.00     | EA   | \$0.00      |       |
| 20.05.01 - RAW SD.pdf - Page17 | Count  | Multi-living unit fire-rated doors, Basement                  | 2       | EA   | \$300.00   | EA   | \$600.00    |       |
| 20.05.01 - RAW SD.pdf - Page17 | Count  | Multi-living unit interior doors, Basement                    | 4       | EA   | \$175.00   | EA   | \$700.00    |       |

| General allowances     | Description  | QTY | Unit | Price Per   | Unit | Price Total |
|------------------------|--|-----|------|-------------|------|-------------|
| Plumbing               | Plumbing rough-in labour and materials                                       | 3   | EA   | \$9,645.92  | EA   | \$28,937.76 |
| Electrical             | Electrical rough-in labour and materials                                     | 1   | EA   | \$19,291.84 | EA   | \$19,291.84 |
| Plumbing fixtures      | Fixture supply   | 10  | EA   | \$250.00    | EA   | \$2,500.00  |
| Electrical fixtures    | Fixture supply   | 1   | EA   | \$4,000.00  | EA   | \$4,000.00  |
| Tiling and counters    | Kitchen and unspecified bathroom tiling                                      | 3   | EA   | \$3,000.00  | EA   | \$9,000.00  |
| Cabinetry and millwork | Supply and installation  | 1   | EA   | \$0.00      | EA   | \$0.00      |
| HVAC                   | HRV ventilation system, kitchen ventilation and fans supply and installation | 1   | EA   | \$4,200.00  | EA   | \$4,200.00  |
| Door hardware          | Door hardware supply and installation  | 16  | EA   | \$150.00    | EA   | \$2,400.00  |
| Site work / Drainage   | Excavation, forming/foundations and drainage as required                     | 3   | EA   | \$1,800.00  | EA   | \$5,400.00  |
| Stairs                 | Stairs and railings to basement  | 1   | EA   | \$4,000.00  | EA   | \$4,000.00  |
| Permits                | Permit and inspection fees   | 1   | EA   | 15 %        |      | \$4,501.19  |
| Contingency            | For unforeseen and added project items                                       | 1   | EA   | 15 %        |      | \$45,687.13 |
| Demolition             | Interior demolition of existing house and debris removal                     | 1   | EA   | \$7,400.00  | EA   | \$7,400.00  |

Estimated sub-total: \$357,667.96  
 HST @ 15%: \$53,650.19  
**Estimated total: \$411,318.16**





Revised: 25-May-2021

Project: St John's Affordable Housing Toolkit  
 Client: Yorabode  
 Reference: Studio A/C NFLD Toolkit - Multi Unit + Kids Lofts Concept  
 Date: 1-May-2020  
 Revision: 1.0

| Page Name                      | Type   | Name  | QTY     | Unit | Price Per  | Unit | Price Total | Color |
|--------------------------------|--------|---|---------|------|------------|------|-------------|-------|
| 20.05.01 - RAW SD.pdf - Page2  | Linear | Multi-living unit exterior wall assembly, Level 1             | 1174.24 | SQFT | \$14.50    | SQFT | \$17,026.48 |       |
| 20.05.01 - RAW SD.pdf - Page2  | Linear | Multi-living unit fire-separated wall assemblies, Level 1     | 846.24  | SQFT | \$17.00    | SQFT | \$14,386.08 |       |
| 20.05.01 - RAW SD.pdf - Page2  | Linear | Multi-living unit interior wall assemblies, Level 1           | 1280.32 | SQFT | \$11.50    | SQFT | \$14,723.68 |       |
| 20.05.01 - RAW SD.pdf - Page2  | Linear | Multi-living unit baseboard, Level 1                          | 272.39  | LF   | \$2.25     | LF   | \$612.88    |       |
| 20.05.01 - RAW SD.pdf - Page2  | Linear | Multi-living unit cabinetry, Level 1                          | 80.44   | LF   | \$100.00   | LF   | \$8,044.00  |       |
| 20.05.01 - RAW SD.pdf - Page2  | Area   | Multi-living unit flooring, Level 1                           | 1165.13 | SQFT | \$5.50     | SQFT | \$6,408.22  |       |
| 20.05.01 - RAW SD.pdf - Page2  | Area   | Multi-living unit ceiling, Level 1                            | 1205.74 | SQFT | \$3.00     | SQFT | \$3,617.22  |       |
| 20.05.01 - RAW SD.pdf - Page2  | Count  | Multi-living unit plumbing source/sink, Level 1               | 10      | EA   | \$160.00   | EA   | \$1,600.00  |       |
| 20.05.01 - RAW SD.pdf - Page2  | Count  | Multi-living unit exterior doors, Level 1                     | 4       | EA   | \$225.00   | EA   | \$900.00    |       |
| 20.05.01 - RAW SD.pdf - Page2  | Count  | Multi-living unit fire-rated doors, Level 1                   | 2       | EA   | \$300.00   | EA   | \$600.00    |       |
| 20.05.01 - RAW SD.pdf - Page2  | Count  | Multi-living unit interior doors, Level 1                     | 4       | EA   | \$175.00   | EA   | \$700.00    |       |
| 20.05.01 - RAW SD.pdf - Page2  | Count  | Multi-living unit vanities, Level 1                           | 2       | EA   | \$300.00   | EA   | \$600.00    |       |
| 20.05.01 - RAW SD.pdf - Page2  | Count  | Multi-living unit toilets, Level 1                            | 2       | EA   | \$250.00   | EA   | \$500.00    |       |
| 20.05.01 - RAW SD.pdf - Page2  | Count  | Multi-living unit shower, Level 1                             | 2       | EA   | \$1,400.00 | EA   | \$2,800.00  |       |
| 20.05.01 - RAW SD.pdf - Page2  | Count  | Multi-living unit beds / couches / tables & chairs            | 6       | EA   | \$1,500.00 | EA   | \$9,000.00  |       |
| 20.05.01 - RAW SD.pdf - Page2  | Count  | Multi-living unit windows and trims, Level 1                  | 6       | EA   | \$450.00   | EA   | \$2,700.00  |       |
| 20.05.01 - RAW SD.pdf - Page2  | Area   | Multi-living unit roofing assembly, Level 1                   | 1414.97 | SQFT | \$22.00    | SQFT | \$31,129.34 |       |
| 20.05.01 - RAW SD.pdf - Page2  | Linear | Multi-living unit roof edge / fascia, soffit                  | 154.30  | LF   | \$18.00    | LF   | \$2,777.40  |       |
| 20.05.01 - RAW SD.pdf - Page2  | Linear | Multi-living unit exterior underlayment and cladding, Level 1 | 1875.60 | SQFT | \$22.00    | SQFT | \$41,263.20 |       |
| 20.05.01 - RAW SD.pdf - Page17 | Linear | Multi-living unit fire separated wall assemblies, Basement    | 784.16  | SQFT | \$17.00    | SQFT | \$13,330.72 |       |
| 20.05.01 - RAW SD.pdf - Page17 | Linear | Multi-living unit interior wall assemblies, Basement          | 1103.36 | SQFT | \$11.50    | SQFT | \$12,688.64 |       |
| 20.05.01 - RAW SD.pdf - Page17 | Linear | Multi-living unit foundation wall assembly, Basement          | 1125.28 | SQFT | \$14.00    | SQFT | \$15,753.92 |       |
| 20.05.01 - RAW SD.pdf - Page17 | Linear | Multi-living unit baseboard, Basement                         | 173.96  | LF   | \$2.25     | LF   | \$391.41    |       |
| 20.05.01 - RAW SD.pdf - Page17 | Linear | Multi-living unit cabinetry, Basement                         | 32.66   | LF   | \$100.00   | LF   | \$3,266.00  |       |
| 20.05.01 - RAW SD.pdf - Page17 | Area   | Multi-living unit flooring, Basement                          | 1076.52 | SQFT | \$5.50     | SQFT | \$5,920.86  |       |
| 20.05.01 - RAW SD.pdf - Page17 | Count  | Multi-living unit plumbing source / sink, Basement            | 6       | EA   | \$160.00   | EA   | \$960.00    |       |
| 20.05.01 - RAW SD.pdf - Page17 | Count  | Multi-living unit vanities, Basement                          | 1       | EA   | \$300.00   | EA   | \$300.00    |       |
| 20.05.01 - RAW SD.pdf - Page17 | Count  | Multi-living unit toilets, Basement                           | 1       | EA   | \$250.00   | EA   | \$250.00    |       |
| 20.05.01 - RAW SD.pdf - Page17 | Count  | Multi-living unit shower, Basement                            | 1       | EA   | \$1,400.00 | EA   | \$1,400.00  |       |
| 20.05.01 - RAW SD.pdf - Page17 | Count  | Multi-living unit beds / couches / tables & chairs, Basement  | 3       | EA   | \$1,500.00 | EA   | \$4,500.00  |       |
| 20.05.01 - RAW SD.pdf - Page17 | Count  | Multi-living unit windows and trims, Basement                 | 2       | EA   | \$450.00   | EA   | \$900.00    |       |
| 20.05.01 - RAW SD.pdf - Page17 | Count  | Multi-living unit electrical systems                          | 3       | EA   | \$0.00     | EA   | \$0.00      |       |
| 20.05.01 - RAW SD.pdf - Page17 | Count  | Multi-living unit HVAC systems                                | 3       | EA   | \$0.00     | EA   | \$0.00      |       |
| 20.05.01 - RAW SD.pdf - Page17 | Count  | Multi-living unit plumbing systems                            | 3       | EA   | \$0.00     | EA   | \$0.00      |       |
| 20.05.01 - RAW SD.pdf - Page17 | Count  | Multi-living unit fire-rated doors, Basement                  | 2       | EA   | \$300.00   | EA   | \$600.00    |       |
| 20.05.01 - RAW SD.pdf - Page17 | Count  | Multi-living unit interior doors, Basement                    | 4       | EA   | \$175.00   | EA   | \$700.00    |       |

| Page name                      | Description | QTY   | Unit   | Price Per | Unit     | Price Total |             |
|--------------------------------|-------------|---|--------|-----------|----------|-------------|-------------|
| 20.05.01 - RAW SD.pdf - Page10 | Area        | Multi-living unit with lofts ladders, Level 1                         | 20.80  | SQFT      | \$25.00  | SQFT        | \$520.00    |
| 20.05.01 - RAW SD.pdf - Page10 | Linear      | Multi-living unit with lofts supporting beam, Level 1                 | 37.77  | LF        | \$160.00 | LF          | \$6,043.20  |
| 20.05.01 - RAW SD.pdf - Page10 | Count       | Multi-living unit with lofts posts / footings, Level 1                | 6      | EA        | \$800.00 | EA          | \$4,800.00  |
| 20.05.01 - RAW SD.pdf - Page10 | Area        | Multi-living unit with lofts loft floor, wall and ceiling assemblies, | 181.31 | SQFT      | \$150.00 | SQFT        | \$27,196.50 |

| General costs          | Description  | QTY | Unit | Price Per   | Unit | Price Total |
|------------------------|--|-----|------|-------------|------|-------------|
| Plumbing               | Plumbing rough-in labour and materials                                       | 3   | EA   | \$9,645.92  | EA   | \$28,937.76 |
| Electrical             | Electrical rough-in labour and materials                                     | 1   | EA   | \$19,291.84 | EA   | \$19,291.84 |
| Plumbing fixtures      | Fixture supply   | 10  | EA   | \$250.00    | EA   | \$2,500.00  |
| Electrical fixtures    | Fixture supply   | 1   | EA   | \$4,000.00  | EA   | \$4,000.00  |
| Tiling and counters    | Kitchen and unspecified bathroom tiling                                      | 3   | EA   | \$3,000.00  | EA   | \$9,000.00  |
| Cabinetry and millwork | Supply and installation  | 1   | EA   | \$0.00      | EA   | \$0.00      |
| HVAC                   | HRV ventilation system, kitchen ventilation and fans supply and installation | 1   | EA   | \$4,200.00  | EA   | \$4,200.00  |
| Door hardware          | Door hardware supply and installation  | 16  | EA   | \$150.00    | EA   | \$2,400.00  |
| Site work / Drainage   | Excavation, forming/foundations and drainage as required                     | 3   | EA   | \$1,800.00  | EA   | \$5,400.00  |
| Stairs                 | Stairs and railings to basement  | 1   | EA   | \$4,000.00  | EA   | \$4,000.00  |
| Permits                | Permit and inspection fees   | 1   | EA   | 1.5 %       |      | \$5,079.59  |
| Contingency            | For unforeseen and added project items                                       | 1   | EA   | 15 %        |      | \$51,557.84 |
| Demolition             | Interior demolition of existing house and debris removal                     | 1   | EA   | \$7,400.00  | EA   | \$7,400.00  |

Estimated sub-total: \$402,676.77  
 HST @ 15%: \$60,401.52  
 Estimated total: \$463,078.29



Revised: 25-May-2020

Project: St John's Affordable Housing Toolkit  
 Client: Yorabode  
 Reference: Studio A/C NFLD Toolkit - Co-living Concept  
 Date: 1-May-2020  
 Revision: 1.0

| Page Name                       | Type   | Name   | QTY     | Unit | Price Per  | Unit | Price Total | Color |
|---------------------------------|--------|--|---------|------|------------|------|-------------|-------|
| 20.05.01 - RAW SD.pdf - Page 16 | Linear | Co-living unit exterior wall assembly, Level 1             | 1174.24 | SQFT | \$14.50    | SQFT | \$17,026.48 |       |
| 20.05.01 - RAW SD.pdf - Page 16 | Linear | Co-living unit fire-separated wall assemblies, Level 1     | 0.00    | SQFT | \$17.00    | SQFT | \$0.00      |       |
| 20.05.01 - RAW SD.pdf - Page 16 | Linear | Co-living unit interior wall assemblies, Level 1           | 1103.44 | SQFT | \$11.50    | SQFT | \$12,689.56 |       |
| 20.05.01 - RAW SD.pdf - Page 16 | Linear | Co-living unit baseboard, Level 1                          | 272.39  | LF   | \$2.25     | LF   | \$612.88    |       |
| 20.05.01 - RAW SD.pdf - Page 16 | Linear | Co-living unit cabinetry, Level 1                          | 64.12   | LF   | \$100.00   | LF   | \$6,412.00  |       |
| 20.05.01 - RAW SD.pdf - Page 16 | Area   | Co-living unit flooring, Level 1                           | 1165.13 | SQFT | \$5.50     | SQFT | \$6,408.22  |       |
| 20.05.01 - RAW SD.pdf - Page 16 | Area   | Co-living unit ceiling, Level 1                            | 1205.74 | SQFT | \$3.00     | SQFT | \$3,617.22  |       |
| 20.05.01 - RAW SD.pdf - Page 16 | Count  | Co-living unit plumbing source/sink, Level 1               | 8       | EA   | \$160.00   | EA   | \$1,280.00  |       |
| 20.05.01 - RAW SD.pdf - Page 16 | Count  | Co-living unit exterior doors, Level 1                     | 2       | EA   | \$225.00   | EA   | \$450.00    |       |
| 20.05.01 - RAW SD.pdf - Page 16 | Count  | Co-living unit fire-rated doors, Level 1                   | 0       | EA   | \$300.00   | EA   | \$0.00      |       |
| 20.05.01 - RAW SD.pdf - Page 16 | Count  | Co-living unit interior doors, Level 1                     | 6       | EA   | \$175.00   | EA   | \$1,050.00  |       |
| 20.05.01 - RAW SD.pdf - Page 16 | Count  | Co-living unit vanities, Level 1                           | 2       | EA   | \$300.00   | EA   | \$600.00    |       |
| 20.05.01 - RAW SD.pdf - Page 16 | Count  | Co-living unit toilets, Level 1                            | 2       | EA   | \$250.00   | EA   | \$500.00    |       |
| 20.05.01 - RAW SD.pdf - Page 16 | Count  | Co-living unit shower, Level 1                             | 2       | EA   | \$1,400.00 | EA   | \$2,800.00  |       |
| 20.05.01 - RAW SD.pdf - Page 16 | Count  | Co-living unit beds / couches / tables & chairs            | 6       | EA   | \$1,500.00 | EA   | \$9,000.00  |       |
| 20.05.01 - RAW SD.pdf - Page 16 | Count  | Co-living unit windows and trims, Level 1                  | 9       | EA   | \$450.00   | EA   | \$4,050.00  |       |
| 20.05.01 - RAW SD.pdf - Page 16 | Area   | Co-living unit roofing assembly, Level 1                   | 1414.97 | SQFT | \$22.00    | SQFT | \$31,129.34 |       |
| 20.05.01 - RAW SD.pdf - Page 16 | Linear | Co-living unit roof edge / fascia, soffit                  | 154.30  | LF   | \$18.00    | LF   | \$2,777.40  |       |
| 20.05.01 - RAW SD.pdf - Page 16 | Linear | Co-living unit exterior underlayment and cladding, Level 1 | 1875.60 | SQFT | \$22.00    | SQFT | \$41,263.20 |       |
| 20.05.01 - RAW SD.pdf - Page17  | Linear | Co-living unit fire separated wall assemblies, Basement    | 0       | SQFT | \$17.00    | SQFT | \$0.00      |       |
| 20.05.01 - RAW SD.pdf - Page17  | Linear | Co-living unit interior wall assemblies, Basement          | 1103.36 | SQFT | \$11.50    | SQFT | \$12,688.64 |       |
| 20.05.01 - RAW SD.pdf - Page17  | Linear | Co-living unit foundation wall assembly, Basement          | 1125.28 | SQFT | \$14.00    | SQFT | \$15,753.92 |       |
| 20.05.01 - RAW SD.pdf - Page17  | Linear | Co-living unit baseboard, Basement                         | 173.96  | LF   | \$2.25     | LF   | \$391.41    |       |
| 20.05.01 - RAW SD.pdf - Page17  | Linear | Co-living unit cabinetry, Basement                         | 32.66   | LF   | \$100.00   | LF   | \$3,266.00  |       |
| 20.05.01 - RAW SD.pdf - Page17  | Area   | Co-living unit flooring, Basement                          | 1076.52 | SQFT | \$5.50     | SQFT | \$5,920.86  |       |
| 20.05.01 - RAW SD.pdf - Page17  | Count  | Co-living unit plumbing source / sink, Basement            | 6       | EA   | \$160.00   | EA   | \$960.00    |       |
| 20.05.01 - RAW SD.pdf - Page17  | Count  | Co-living unit vanities, Basement                          | 1       | EA   | \$300.00   | EA   | \$300.00    |       |
| 20.05.01 - RAW SD.pdf - Page17  | Count  | Co-living unit toilets, Basement                           | 1       | EA   | \$250.00   | EA   | \$250.00    |       |
| 20.05.01 - RAW SD.pdf - Page17  | Count  | Co-living unit shower, Basement                            | 1       | EA   | \$1,400.00 | EA   | \$1,400.00  |       |
| 20.05.01 - RAW SD.pdf - Page17  | Count  | Co-living unit beds / couches / tables & chairs, Basement  | 3       | EA   | \$1,500.00 | EA   | \$4,500.00  |       |
| 20.05.01 - RAW SD.pdf - Page17  | Count  | Co-living unit windows and trims, Basement                 | 2       | EA   | \$450.00   | EA   | \$900.00    |       |
| 20.05.01 - RAW SD.pdf - Page17  | Count  | Co-living unit electrical systems                          | 1       | EA   | \$0.00     | EA   | \$0.00      |       |
| 20.05.01 - RAW SD.pdf - Page17  | Count  | Co-living unit HVAC systems                                | 1       | EA   | \$0.00     | EA   | \$0.00      |       |
| 20.05.01 - RAW SD.pdf - Page17  | Count  | Co-unit living plumbing systems                            | 1       | EA   | \$0.00     | EA   | \$0.00      |       |
| 20.05.01 - RAW SD.pdf - Page17  | Count  | Co-living unit fire-rated doors, Basement                  | 0       | EA   | \$300.00   | EA   | \$0.00      |       |
| 20.05.01 - RAW SD.pdf - Page17  | Count  | Co-living unit interior doors, Basement                    | 4       | EA   | \$175.00   | EA   | \$700.00    |       |

| General allowances     | Description  | QTY | Unit | Price Per   | Unit | Price Total |
|------------------------|--|-----|------|-------------|------|-------------|
| Plumbing               | Plumbing rough-in labour and materials                                       | 1   | EA   | \$19,291.84 | EA   | \$19,291.84 |
| Electrical             | Electrical rough-in labour and materials                                     | 1   | EA   | \$24,114.80 | EA   | \$24,114.80 |
| Plumbing fixtures      | Fixture supply   | 8   | EA   | \$250.00    | EA   | \$2,000.00  |
| Electrical fixtures    | Fixture supply   | 1   | EA   | \$4,000.00  | EA   | \$4,000.00  |
| Tiling and counters    | Kitchen and unspecified bathroom tiling                                      | 3   | EA   | \$3,000.00  | EA   | \$9,000.00  |
| Cabinetry and millwork | Supply and installation  | 1   | EA   | \$0.00      | EA   | \$0.00      |
| HVAC                   | HRV ventilation system, kitchen ventilation and fans supply and installation | 1   | EA   | \$3,200.00  | EA   | \$3,200.00  |
| Door hardware          | Door hardware supply and installation  | 12  | EA   | \$150.00    | EA   | \$1,800.00  |
| Site work / Drainage   | Excavation, forming/foundations and drainage as required                     | 1   | EA   | \$1,800.00  | EA   | \$1,800.00  |
| Stairs                 | Stairs and railings to basement  | 1   | EA   | \$4,000.00  | EA   | \$4,000.00  |
| Permits                | Permit and inspection fees   | 1   | EA   | 1.5 %       |      | \$3,868.56  |
| Contingency            | For unforeseen and added project items                                       | 1   | EA   | 15 %        |      | \$39,265.85 |
| Demolition             | Interior demolition of existing house and debris removal                     | 1   | EA   | \$7,400.00  | EA   | \$7,400.00  |

Estimated sub-total: \$308,438.17  
 HST @ 15%: \$46,265.73  
 Estimated total: \$354,703.89



Revised: 25-May-2020

Project: St John's Affordable Housing Toolkit  
 Client: Yorabode  
 Reference: Studio A/C NFLD Toolkit - Tiny House Concept  
 Date: 25-May-2020  
 Revision: 1.0

| Page Name        | Type   | Name   | QTY     | Unit | Price Per  | Unit | Price Total | Color |
|------------------|--------|--|---------|------|------------|------|-------------|-------|
| Tiny House Plans | Linear | Tiny House unit exterior wall assembly             | 1174.24 | SQFT | \$20.50    | SQFT | \$24,071.92 |       |
| Tiny House Plans | Linear | Tiny House unit fire-separated wall assemblies     | 0.00    | SQFT | \$17.00    | SQFT | \$0.00      |       |
| Tiny House Plans | Linear | Tiny House unit interior wall assemblies           | 409.28  | SQFT | \$11.50    | SQFT | \$4,706.72  |       |
| Tiny House Plans | Linear | Tiny House unit baseboard                          | 100.00  | LF   | \$2.25     | LF   | \$225.00    |       |
| Tiny House Plans | Linear | Tiny House unit cabinetry                          | 35.29   | LF   | \$100.00   | LF   | \$3,529.00  |       |
| Tiny House Plans | Area   | Tiny House unit floor ystem assembly and flooring  | 698.00  | SQFT | \$24.00    | SQFT | \$16,752.00 |       |
| Tiny House Plans | Area   | Tiny House unit ceiling                            | 547.17  | SQFT | \$3.00     | SQFT | \$1,641.51  |       |
| Tiny House Plans | Count  | Tiny House unit plumbing source/sink               | 5.00    | EA   | \$160.00   | EA   | \$800.00    |       |
| Tiny House Plans | Count  | Tiny House unit exterior doors                     | 1.00    | EA   | \$225.00   | EA   | \$225.00    |       |
| Tiny House Plans | Count  | Tiny House unit fire-rated doors                   | 0.00    | EA   | \$300.00   | EA   | \$0.00      |       |
| Tiny House Plans | Count  | Tiny House unit interior doors                     | 2.00    | EA   | \$175.00   | EA   | \$350.00    |       |
| Tiny House Plans | Count  | Tiny House unit vanities                           | 1.00    | EA   | \$300.00   | EA   | \$300.00    |       |
| Tiny House Plans | Count  | Tiny House unit toilets                            | 1.00    | EA   | \$250.00   | EA   | \$250.00    |       |
| Tiny House Plans | Count  | Tiny House unit shower                             | 1.00    | EA   | \$1,400.00 | EA   | \$1,400.00  |       |
| Tiny House Plans | Count  | Tiny House unit beds / couches / tables & chairs   | 4.00    | EA   | \$1,500.00 | EA   | \$6,000.00  |       |
| Tiny House Plans | Count  | Tiny House unit windows and trims                  | 2.00    | EA   | \$450.00   | EA   | \$900.00    |       |
| Tiny House Plans | Area   | Tiny House unit roofing assembly                   | 547.17  | SQFT | \$28.00    | SQFT | \$15,320.76 |       |
| Tiny House Plans | Linear | Tiny House unit roof edge / fascia, soffit         | 0.00    | LF   | \$18.00    | LF   | \$0.00      |       |
| Tiny House Plans | Linear | Tiny House unit exterior underlayment and cladding | 1423.68 | SQFT | \$22.00    | SQFT | \$31,320.96 |       |

| General allowances     | Description  | QTY | Unit | Price Per   | Unit | Price Total |
|------------------------|--|-----|------|-------------|------|-------------|
| Plumbing               | Plumbing rough-in labour and materials                                       | 1   | EA   | \$4,377.36  | EA   | \$4,377.36  |
| Electrical             | Electrical rough-in labour and materials                                     | 1   | EA   | \$5,106.92  | EA   | \$5,106.92  |
| Plumbing fixtures      | Fixture supply   | 5   | EA   | \$250.00    | EA   | \$1,250.00  |
| Electrical fixtures    | Fixture supply   | 1   | EA   | \$1,500.00  | EA   | \$1,500.00  |
| Tiling and counters    | Kitchen and unspecified bathroom tiling                                      | 1   | EA   | \$3,000.00  | EA   | \$3,000.00  |
| Cabinetry and millwork | Supply and installation  | 1   | EA   | \$0.00      | EA   | \$0.00      |
| HVAC                   | HRV ventilation system, kitchen ventilation and fans supply and installation | 1   | EA   | \$3,200.00  | EA   | \$3,200.00  |
| Door hardware          | Door hardware supply and installation  | 3   | EA   | \$150.00    | EA   | \$450.00    |
| Site work / Drainage   | Excavation, forming/foundations and drainage as required                     | 1   | EA   | \$12,100.00 | EA   | \$12,100.00 |
| Stairs                 | Stairs and railings to basement  | 1   | EA   | \$2,500.00  | EA   | \$2,500.00  |
| Permits                | Permit and inspection fees   | 1   | EA   | 1.5 %       |      | \$2,119.16  |
| Contingency            | For unforeseen and added project items                                       | 1   | EA   | 15 %        |      | \$21,509.45 |
| Demolition             | Interior demolition of existing house and debris removal                     | 0   | EA   | \$7,400.00  | EA   | \$0.00      |

**Estimated sub-total: \$164,905.75**  
**HST @ 15%: \$24,735.86**  
**Estimated total: \$189,641.62**





APPENDIX  
FULL FINANCIAL  
PROJECTION TABLES

# Capital Budget

## APARTMENTS

| HARD COSTS                     |          |                   |
|--------------------------------|----------|-------------------|
| Property Purchase Price        |          | \$ 231,000        |
| Construction Costs             |          | \$ 358,000 (2)    |
| Construction Contingency       | 10%      | \$ 35,800         |
| Design Contingency             | 5%       | \$ 17,900         |
| <b>SUBTOTAL</b>                |          | <b>\$ 642,700</b> |
| SOFT COSTS                     |          |                   |
| Building Permit (first \$100k) | 0.90%    | \$ 900            |
| Building Permit (after \$100k) | 0.72%    | \$ 2,244          |
| Architectural and Engineering  | 8.21%    | \$ 33,801         |
| Development Consultant         |          | \$ 10,000         |
| Legal Fees (of purchase price) |          | \$ 5,000          |
| Miscellaneous                  |          | \$ 1,000          |
| <b>SUBTOTAL</b>                |          | <b>\$ 52,945</b>  |
| CARRYING COSTS                 |          |                   |
| Construction Period            | (months) | 6                 |
| Monthly Expenses               |          | \$ 1,734 (1)      |
| <b>SUBTOTAL</b>                |          | <b>\$ 10,402</b>  |
| Subtotal                       |          | \$706,046         |
| HST (after rebate)             |          | \$0 (3)           |
| <b>TOTAL (3 1BR units)</b>     |          | <b>\$706,046</b>  |
| <b>Price per unit</b>          |          | <b>\$235,349</b>  |

1. Includes mortgage, insurance, property tax and utilities.
2. Detailed construction budget can be found in the appendix. If multiple homes are renovated at the same time, there could be efficiency and a reduction in price of roughly 5%.
3. A non-profit operator could anticipate a rebate of HST for capital costs.
4. This budget was created in May 2020, no escalation costs are included.

# Mortgage Details and Amortization Schedule

## APARTMENTS

| Loan Payments Table    |                |
|------------------------|----------------|
| Total Capital Cost     | \$ 706,046 (1) |
| Downpayment Percentage | 70% (2)        |
| Mortgage Amount        | \$ 211,814     |
| Interest Rate          | 3.70%          |
| Amoritzation (Years)   | 25             |
| Term                   | 5              |
| Number of Payments     | 300            |
| Monthly Payment        | \$1,076.21     |
| Monthly Rate           | 0.30%          |

1. see Capital Costs sheet for details

2. Downpayment percentage is arrived at based on a mortgage payment that the set rents can cover.

| Month | Payment    | Principal | Interest | Beginning     | Ending        |
|-------|------------|-----------|----------|---------------|---------------|
| 1     | \$1,076.21 | \$433.94  | \$642.27 | \$ 211,814    | \$ 211,380.01 |
| 2     | \$1,076.21 | \$435.25  | \$640.96 | \$ 211,380.01 | \$ 210,944.75 |
| 3     | \$1,076.21 | \$436.57  | \$639.64 | \$ 210,944.75 | \$ 210,508.18 |
| 4     | \$1,076.21 | \$437.90  | \$638.31 | \$ 210,508.18 | \$ 210,070.28 |
| 5     | \$1,076.21 | \$439.23  | \$636.99 | \$ 210,070.28 | \$ 209,631.05 |
| 6     | \$1,076.21 | \$440.56  | \$635.65 | \$ 209,631.05 | \$ 209,190.50 |
| 7     | \$1,076.21 | \$441.89  | \$634.32 | \$ 209,190.50 | \$ 208,748.60 |
| 8     | \$1,076.21 | \$443.23  | \$632.98 | \$ 208,748.60 | \$ 208,305.37 |
| 9     | \$1,076.21 | \$444.58  | \$631.63 | \$ 208,305.37 | \$ 207,860.79 |
| 10    | \$1,076.21 | \$445.93  | \$630.29 | \$ 207,860.79 | \$ 207,414.86 |
| 11    | \$1,076.21 | \$447.28  | \$628.93 | \$ 207,414.86 | \$ 206,967.59 |
| 12    | \$1,076.21 | \$448.63  | \$627.58 | \$ 206,967.59 | \$ 206,518.95 |
| 13    | \$1,076.21 | \$449.99  | \$626.22 | \$ 206,518.95 | \$ 206,068.96 |
| 14    | \$1,076.21 | \$451.36  | \$624.85 | \$ 206,068.96 | \$ 205,617.60 |
| 15    | \$1,076.21 | \$452.73  | \$623.48 | \$ 205,617.60 | \$ 205,164.87 |
| 16    | \$1,076.21 | \$454.10  | \$622.11 | \$ 205,164.87 | \$ 204,710.77 |
| 17    | \$1,076.21 | \$455.48  | \$620.73 | \$ 204,710.77 | \$ 204,255.29 |
| 18    | \$1,076.21 | \$456.86  | \$619.35 | \$ 204,255.29 | \$ 203,798.43 |
| 19    | \$1,076.21 | \$458.24  | \$617.97 | \$ 203,798.43 | \$ 203,340.19 |
| 20    | \$1,076.21 | \$459.63  | \$616.58 | \$ 203,340.19 | \$ 202,880.55 |
| 21    | \$1,076.21 | \$461.03  | \$615.18 | \$ 202,880.55 | \$ 202,419.53 |
| 22    | \$1,076.21 | \$462.43  | \$613.79 | \$ 202,419.53 | \$ 201,957.10 |
| 23    | \$1,076.21 | \$463.83  | \$612.38 | \$ 201,957.10 | \$ 201,493.27 |
| 24    | \$1,076.21 | \$465.23  | \$610.98 | \$ 201,493.27 | \$ 201,028.04 |
| 25    | \$1,076.21 | \$466.64  | \$609.57 | \$ 201,028.04 | \$ 200,561.39 |
| 26    | \$1,076.21 | \$468.06  | \$608.15 | \$ 200,561.39 | \$ 200,093.33 |
| 27    | \$1,076.21 | \$469.48  | \$606.73 | \$ 200,093.33 | \$ 199,623.86 |
| 28    | \$1,076.21 | \$470.90  | \$605.31 | \$ 199,623.86 | \$ 199,152.95 |
| 29    | \$1,076.21 | \$472.33  | \$603.88 | \$ 199,152.95 | \$ 198,680.62 |
| 30    | \$1,076.21 | \$473.76  | \$602.45 | \$ 198,680.62 | \$ 198,206.86 |
| 31    | \$1,076.21 | \$475.20  | \$601.01 | \$ 198,206.86 | \$ 197,731.66 |
| 32    | \$1,076.21 | \$476.64  | \$599.57 | \$ 197,731.66 | \$ 197,255.02 |
| 33    | \$1,076.21 | \$478.09  | \$598.13 | \$ 197,255.02 | \$ 196,776.94 |
| 34    | \$1,076.21 | \$479.54  | \$596.68 | \$ 196,776.94 | \$ 196,297.40 |
| 35    | \$1,076.21 | \$480.99  | \$595.22 | \$ 196,297.40 | \$ 195,816.41 |
| 36    | \$1,076.21 | \$482.45  | \$593.76 | \$ 195,816.41 | \$ 195,333.96 |
| 37    | \$1,076.21 | \$483.91  | \$592.30 | \$ 195,333.96 | \$ 194,850.05 |
| 38    | \$1,076.21 | \$485.38  | \$590.83 | \$ 194,850.05 | \$ 194,364.68 |
| 39    | \$1,076.21 | \$486.85  | \$589.36 | \$ 194,364.68 | \$ 193,877.83 |
| 40    | \$1,076.21 | \$488.33  | \$587.89 | \$ 193,877.83 | \$ 193,389.50 |
| 41    | \$1,076.21 | \$489.81  | \$586.41 | \$ 193,389.50 | \$ 192,899.69 |
| 42    | \$1,076.21 | \$491.29  | \$584.92 | \$ 192,899.69 | \$ 192,408.40 |
| 43    | \$1,076.21 | \$492.78  | \$583.43 | \$ 192,408.40 | \$ 191,915.62 |
| 44    | \$1,076.21 | \$494.28  | \$581.94 | \$ 191,915.62 | \$ 191,421.34 |
| 45    | \$1,076.21 | \$495.77  | \$580.44 | \$ 191,421.34 | \$ 190,925.57 |
| 46    | \$1,076.21 | \$497.28  | \$578.93 | \$ 190,925.57 | \$ 190,428.29 |
| 47    | \$1,076.21 | \$498.79  | \$577.43 | \$ 190,428.29 | \$ 189,929.51 |
| 48    | \$1,076.21 | \$500.30  | \$575.91 | \$ 189,929.51 | \$ 189,429.21 |
| 49    | \$1,076.21 | \$501.82  | \$574.40 | \$ 189,429.21 | \$ 188,927.39 |
| 50    | \$1,076.21 | \$503.34  | \$572.87 | \$ 188,927.39 | \$ 188,424.06 |
| 51    | \$1,076.21 | \$504.86  | \$571.35 | \$ 188,424.06 | \$ 187,919.19 |
| 52    | \$1,076.21 | \$506.39  | \$569.82 | \$ 187,919.19 | \$ 187,412.80 |



## Operating Expense Assumptions

### APARTMENTS

| Unit Type                  | Number of Units | Rent <sup>(4)</sup> |
|----------------------------|-----------------|---------------------|
| Bachelor                   | 0               | \$795.00            |
| <b>1 Bedroom</b>           | <b>3</b>        | <b>\$835.50</b>     |
| 2 Bedroom                  | 0               | \$998.50            |
| 3 Bedroom                  | 0               | \$1,664.00          |
| Bedrooms (Communal Living) | 0               | \$755.00            |

| OPERATING EXPENSES                 |                       |
|------------------------------------|-----------------------|
| Capital Reserve                    | 8%                    |
| Maintenance                        | 6%                    |
| Property Management                | 5%                    |
| Utilities Assumption Per Unit      | \$ 105 <sup>(2)</sup> |
| Cable / Wifi Monthly Rate Per Unit | \$ 35                 |
| Vacancy Rate                       | 5%                    |
| Water Tax Per Unit                 | \$52 <sup>(3)</sup>   |
| Property Tax                       | 0.0% <sup>(1)</sup>   |
| Inflation                          | 2%                    |

1. Non-profits are exempt from property tax.

2. Newfoundland Power has estimated average energy costs to be roughly \$2/sq. ft. per year if the home is heated with electricity. A utility allowance of \$104.50 is used for the one bedroom, and \$124.50 is used for the two bedroom.

3. The city provides water tax rates at \$620 per unit per year. For consistency the rate is shown monthly.

4. This represents average rent. As designed, the apartments are of different sizes and location therefore the operator may choose to adjust the rents accordingly.

## Operating Cash Flow - 5 Year Proforma

### APARTMENTS

|                           | Year 1          | Year 2          | Year 3          | Year 4          | Year 5          |
|---------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <b>Revenues</b>           |                 |                 |                 |                 |                 |
| Net Rental Revenue (1)    | \$28,574        | \$29,146        | \$29,717        | \$30,289        | \$30,860        |
| <b>TOTAL</b>              | <b>\$28,574</b> | <b>\$29,146</b> | <b>\$29,717</b> | <b>\$30,289</b> | <b>\$30,860</b> |
| <b>Costs</b>              |                 |                 |                 |                 |                 |
| Mortgage                  | \$12,915        | \$12,915        | \$12,915        | \$12,915        | \$12,915        |
| Insurance                 | \$1,667         | \$1,700         | \$2,195         | \$2,217         | \$2,239         |
| Property Tax / Water Tax  | \$1,705         | \$1,705         | \$1,705         | \$1,705         | \$1,705         |
| Maintenance               | \$1,714         | \$1,749         | \$1,783         | \$1,817         | \$1,852         |
| Capital Reserve Fund      | \$2,286         | \$2,332         | \$2,377         | \$2,423         | \$2,469         |
| Property Management       | \$1,429         | \$1,457         | \$1,486         | \$1,514         | \$1,543         |
| Utilities                 | \$4,362         | \$4,437         | \$4,512         | \$4,588         | \$4,663         |
| Internet/Cable/Phone      | \$1,260         | \$1,285         | \$1,310         | \$1,336         | \$1,361         |
| Miscellaneous/Contingency | \$286           | \$291           | \$297           | \$303           | \$309           |
| <b>TOTAL</b>              | <b>\$27,778</b> | <b>\$28,026</b> | <b>\$28,736</b> | <b>\$28,973</b> | <b>\$29,209</b> |
| <b>Surplus</b>            | <b>\$796</b>    | <b>\$1,119</b>  | <b>\$981</b>    | <b>\$1,316</b>  | <b>\$1,651</b>  |

#### NOTES

1. Includes vacancy allowance.
2. Inflation is applied at the rate indicated on the Operating Assumptions tab to Rental Revenue, Insurance, Maintenance, Capital Reserve Fund, Property Management, Utilities, Internet/Cable/Phone and Misc/Contingency.
3. See 'Mortgage Details and Amortization Schedule' sheet for details.

# Capital Budget

## APARTMENTS WITH LOFTS

| <b>HARD COSTS</b>                       |          |                   |
|---|----------|-------------------|
| Property Purchase Price                 |          | \$ 231,000        |
| Construction Costs                      |          | \$ 403,000 (2)    |
| Construction Contingency                | 10%      | \$ 40,300         |
| Design Contingency                      | 5%       | \$ 20,150         |
| <b>SUBTOTAL</b>                         |          | <b>\$ 694,450</b> |
| <b>SOFT COSTS</b>                       |          |                   |
| Building Permit (first \$100k)          | 0.90%    | \$ 900            |
| Building Permit (after \$100k)          | 0.72%    | \$ 2,617 (4)      |
| Architectural and Engineering           | 8.21%    | \$ 38,049         |
| Development Consultant                  |          | \$ 10,000         |
| Legal Fees (of purchase price)          |          | \$ 5,000          |
| Miscellaneous                           |          | \$ 1,000          |
| <b>SUBTOTAL</b>                         |          | <b>\$ 57,566</b>  |
| <b>CARRYING COSTS</b>                   |          |                   |
| Construction Period                     | (months) | 6                 |
| Monthly Expenses                        |          | \$ 1,977 (1)      |
| <b>SUBTOTAL</b>                         |          | <b>\$ 11,865</b>  |
| <b>Subtotal</b>                         |          | <b>\$763,881</b>  |
| <b>HST (after rebate)</b>               |          | <b>\$0 (3)</b>    |
| <b>TOTAL (2 2BR units + 1 1BR unit)</b> |          | <b>\$763,881</b>  |
| <b>Price per unit</b>                   |          | <b>\$254,627</b>  |

1. Includes mortgage, insurance, property tax and utilities.
2. Detailed construction budget can be found in the appendix. If multiple homes are renovated at the same time, there could be efficiency and a reduction in price of roughly 5%.
3. A non-profit operator could anticipate a rebate of HST for capital costs.
4. This budget was created in May 2020, no escalation costs are included.



# Mortgage Details and Amortization Schedule

## APARTMENTS WITH LOFTS

| Loan Payments Table    |            |     |
|------------------------|------------|-----|
| Total Capital Cost     | \$ 763,881 | (1) |
| Downpayment Percentage | 68%        | (2) |
| Mortgage Amount        | \$ 244,442 |     |
| Interest Rate          | 3.70%      |     |
| Amortization (Years)   | 25         |     |
| Term                   | 5          |     |
| Number of Payments     | 300        |     |
| Monthly Payment        | \$1,241.99 |     |
| Monthly Rate           | 0.30%      |     |

1. see Capital Costs sheet for details

2. Downpayment percentage is arrived at based on a mortgage payment that the set rents can cover.

| Month | Payment    | Principal | Interest | Beginning     | Ending        |
|-------|------------|-----------|----------|---------------|---------------|
| 1     | \$1,241.99 | \$500.78  | \$741.21 | \$ 244,442    | \$ 243,941.09 |
| 2     | \$1,241.99 | \$502.30  | \$739.69 | \$ 243,941.09 | \$ 243,438.78 |
| 3     | \$1,241.99 | \$503.82  | \$738.17 | \$ 243,438.78 | \$ 242,934.96 |
| 4     | \$1,241.99 | \$505.35  | \$736.64 | \$ 242,934.96 | \$ 242,429.61 |
| 5     | \$1,241.99 | \$506.88  | \$735.11 | \$ 242,429.61 | \$ 241,922.72 |
| 6     | \$1,241.99 | \$508.42  | \$733.57 | \$ 241,922.72 | \$ 241,414.30 |
| 7     | \$1,241.99 | \$509.96  | \$732.03 | \$ 241,414.30 | \$ 240,904.34 |
| 8     | \$1,241.99 | \$511.51  | \$730.48 | \$ 240,904.34 | \$ 240,392.83 |
| 9     | \$1,241.99 | \$513.06  | \$728.93 | \$ 240,392.83 | \$ 239,879.77 |
| 10    | \$1,241.99 | \$514.62  | \$727.38 | \$ 239,879.77 | \$ 239,365.15 |
| 11    | \$1,241.99 | \$516.18  | \$725.81 | \$ 239,365.15 | \$ 238,848.97 |
| 12    | \$1,241.99 | \$517.74  | \$724.25 | \$ 238,848.97 | \$ 238,331.23 |
| 13    | \$1,241.99 | \$519.31  | \$722.68 | \$ 238,331.23 | \$ 237,811.92 |
| 14    | \$1,241.99 | \$520.89  | \$721.10 | \$ 237,811.92 | \$ 237,291.03 |
| 15    | \$1,241.99 | \$522.47  | \$719.53 | \$ 237,291.03 | \$ 236,768.56 |
| 16    | \$1,241.99 | \$524.05  | \$717.94 | \$ 236,768.56 | \$ 236,244.51 |
| 17    | \$1,241.99 | \$525.64  | \$716.35 | \$ 236,244.51 | \$ 235,718.87 |
| 18    | \$1,241.99 | \$527.23  | \$714.76 | \$ 235,718.87 | \$ 235,191.64 |
| 19    | \$1,241.99 | \$528.83  | \$713.16 | \$ 235,191.64 | \$ 234,662.81 |
| 20    | \$1,241.99 | \$530.44  | \$711.56 | \$ 234,662.81 | \$ 234,132.37 |
| 21    | \$1,241.99 | \$532.04  | \$709.95 | \$ 234,132.37 | \$ 233,600.33 |
| 22    | \$1,241.99 | \$533.66  | \$708.33 | \$ 233,600.33 | \$ 233,066.67 |
| 23    | \$1,241.99 | \$535.28  | \$706.72 | \$ 233,066.67 | \$ 232,531.39 |
| 24    | \$1,241.99 | \$536.90  | \$705.09 | \$ 232,531.39 | \$ 231,994.49 |
| 25    | \$1,241.99 | \$538.53  | \$703.47 | \$ 231,994.49 | \$ 231,455.97 |
| 26    | \$1,241.99 | \$540.16  | \$701.83 | \$ 231,455.97 | \$ 230,915.81 |
| 27    | \$1,241.99 | \$541.80  | \$700.19 | \$ 230,915.81 | \$ 230,374.01 |
| 28    | \$1,241.99 | \$543.44  | \$698.55 | \$ 230,374.01 | \$ 229,830.57 |
| 29    | \$1,241.99 | \$545.09  | \$696.90 | \$ 229,830.57 | \$ 229,285.48 |
| 30    | \$1,241.99 | \$546.74  | \$695.25 | \$ 229,285.48 | \$ 228,738.74 |
| 31    | \$1,241.99 | \$548.40  | \$693.59 | \$ 228,738.74 | \$ 228,190.34 |
| 32    | \$1,241.99 | \$550.06  | \$691.93 | \$ 228,190.34 | \$ 227,640.28 |
| 33    | \$1,241.99 | \$551.73  | \$690.26 | \$ 227,640.28 | \$ 227,088.55 |
| 34    | \$1,241.99 | \$553.40  | \$688.59 | \$ 227,088.55 | \$ 226,535.15 |
| 35    | \$1,241.99 | \$555.08  | \$686.91 | \$ 226,535.15 | \$ 225,980.07 |
| 36    | \$1,241.99 | \$556.76  | \$685.23 | \$ 225,980.07 | \$ 225,423.30 |
| 37    | \$1,241.99 | \$558.45  | \$683.54 | \$ 225,423.30 | \$ 224,864.85 |
| 38    | \$1,241.99 | \$560.15  | \$681.85 | \$ 224,864.85 | \$ 224,304.70 |
| 39    | \$1,241.99 | \$561.84  | \$680.15 | \$ 224,304.70 | \$ 223,742.86 |
| 40    | \$1,241.99 | \$563.55  | \$678.44 | \$ 223,742.86 | \$ 223,179.31 |
| 41    | \$1,241.99 | \$565.26  | \$676.74 | \$ 223,179.31 | \$ 222,614.05 |
| 42    | \$1,241.99 | \$566.97  | \$675.02 | \$ 222,614.05 | \$ 222,047.08 |
| 43    | \$1,241.99 | \$568.69  | \$673.30 | \$ 222,047.08 | \$ 221,478.39 |
| 44    | \$1,241.99 | \$570.41  | \$671.58 | \$ 221,478.39 | \$ 220,907.98 |
| 45    | \$1,241.99 | \$572.14  | \$669.85 | \$ 220,907.98 | \$ 220,335.84 |
| 46    | \$1,241.99 | \$573.88  | \$668.11 | \$ 220,335.84 | \$ 219,761.96 |
| 47    | \$1,241.99 | \$575.62  | \$666.37 | \$ 219,761.96 | \$ 219,186.34 |
| 48    | \$1,241.99 | \$577.36  | \$664.63 | \$ 219,186.34 | \$ 218,608.97 |
| 49    | \$1,241.99 | \$579.12  | \$662.88 | \$ 218,608.97 | \$ 218,029.86 |
| 50    | \$1,241.99 | \$580.87  | \$661.12 | \$ 218,029.86 | \$ 217,448.99 |
| 51    | \$1,241.99 | \$582.63  | \$659.36 | \$ 217,448.99 | \$ 216,866.36 |
| 52    | \$1,241.99 | \$584.40  | \$657.59 | \$ 216,866.36 | \$ 216,281.96 |
| 53    | \$1,241.99 | \$586.17  | \$655.82 | \$ 216,281.96 | \$ 215,695.79 |

## Operating Expense Assumptions

### APARTMENTS WITH LOFTS

| Unit Type                  | Number of Units | Rent <sup>(4)</sup> |
|----------------------------|-----------------|---------------------|
| Bachelor                   | 0               | \$795.00            |
| <b>1 Bedroom</b>           | <b>1</b>        | <b>\$835.50</b>     |
| <b>2 Bedroom</b>           | <b>2</b>        | <b>\$998.50</b>     |
| 3 Bedroom                  | 0               | \$1,664.00          |
| Bedrooms (Communal Living) | 0               | \$755.00            |

| OPERATING EXPENSES                 |                       |
|------------------------------------|-----------------------|
| Capital Reserve                    | 8%                    |
| Maintenance                        | 6%                    |
| Property Management                | 5%                    |
| Utilities Assumption Per Unit      | \$ 125 <sup>(2)</sup> |
| Cable / Wifi Monthly Rate Per Unit | \$ 35                 |
| Vacancy Rate                       | 5%                    |
| Water Tax Per Unit                 | \$52 <sup>(3)</sup>   |
| Property Tax                       | 0.0% <sup>(1)</sup>   |
| Inflation                          | 2%                    |

1. Non-profits are exempt from property tax.

2. Newfoundland Power has estimated average energy costs to be roughly \$2/sq. ft. per year if the home is heated with electricity. A utility allowance of \$104.50 is used for the one bedroom, and \$124.50 is used for the two bedroom.

3. The city provides water tax rates at \$620 per unit per year. For consistency the rate is shown monthly.

4. This represents average rent. As designed, the apartments are of different sizes and location therefore the operator may choose to adjust the rents accordingly.

## Operating Cash Flow - 5 Year Proforma

### APARTMENTS WITH LOFTS

|                           | Year 1          | Year 2          | Year 3          | Year 4          | Year 5          |
|---------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <b>Revenues</b>           |                 |                 |                 |                 |                 |
| Net Rental Revenue (1)    | \$32,291        | \$32,936        | \$33,582        | \$34,228        | \$34,874        |
| <b>TOTAL</b>              | <b>\$32,291</b> | <b>\$32,936</b> | <b>\$33,582</b> | <b>\$34,228</b> | <b>\$34,874</b> |
| <b>Costs</b>              |                 |                 |                 |                 |                 |
| Mortgage                  | \$14,904        | \$14,904        | \$14,904        | \$14,904        | \$14,904        |
| Insurance                 | \$1,884         | \$1,921         | \$2,534         | \$2,559         | \$2,583         |
| Property Tax              | \$1,705         | \$1,705         | \$1,705         | \$1,705         | \$1,705         |
| Maintenance               | \$1,937         | \$1,976         | \$2,015         | \$2,054         | \$2,092         |
| Capital Reserve Fund      | \$2,583         | \$2,635         | \$2,687         | \$2,738         | \$2,790         |
| Property Management       | \$1,615         | \$1,647         | \$1,679         | \$1,711         | \$1,744         |
| Utilities                 | \$5,082         | \$5,172         | \$5,261         | \$5,351         | \$5,441         |
| Internet/Cable/Phone      | \$1,260         | \$1,285         | \$1,310         | \$1,336         | \$1,361         |
| Miscellaneous/Contingency | \$323           | \$329           | \$336           | \$342           | \$349           |
| <b>TOTAL</b>              | <b>\$31,448</b> | <b>\$31,729</b> | <b>\$32,586</b> | <b>\$32,855</b> | <b>\$33,123</b> |
| <b>Surplus</b>            | <b>\$843</b>    | <b>\$1,207</b>  | <b>\$996</b>    | <b>\$1,373</b>  | <b>\$1,750</b>  |

#### NOTES

1. Includes vacancy allowance.
2. Inflation is applied at the rate indicated on the Operating Assumptions tab to Rental Revenue, Insurance, Maintenance, Capital Reserve Fund, Property Management, Utilities, Internet/Cable/Phone and Misc/Contingency.
3. See 'Mortgage Details and Amortization Schedule' sheet for details.



# Capital Budget

## COMMUNAL LIVING

| HARD COSTS                              |          |                   |
|---|----------|-------------------|
| Property Purchase Price                 |          | \$ 231,000        |
| Construction Costs                      |          | \$ 308,000 (2)    |
| Construction Contingency                | 10%      | \$ 30,800         |
| Design Contingency                      | 5%       | \$ 15,400         |
| <b>SUBTOTAL</b>                         |          | <b>\$ 585,200</b> |
| SOFT COSTS                              |          |                   |
| Building Permit (first \$100k)          | 0.90%    | \$ 900            |
| Building Permit (after \$100k)          | 0.72%    | \$ 1,830 (4)      |
| Architectural and Engineering           | 8.21%    | \$ 29,080         |
| Development Consultant                  |          | \$ 10,000         |
| Legal Fees (of purchase price)          |          | \$ 5,000          |
| Miscellaneous                           |          | \$ 1,000          |
| <b>SUBTOTAL</b>                         |          | <b>\$ 47,810</b>  |
| CARRYING COSTS                          |          |                   |
| Construction Period                     | (months) | 6                 |
| Monthly Expenses                        |          | \$ 2,064 (1)      |
| <b>SUBTOTAL</b>                         |          | <b>\$ 12,386</b>  |
| Subtotal                                |          | \$645,396         |
| HST (after rebate)                      |          | \$0 (3)           |
| <b>TOTAL (4 communal living suites)</b> |          | <b>\$645,396</b>  |
| <b>Price per suite</b>                  |          | <b>\$161,349</b>  |

1. Includes mortgage, insurance, property tax and utilities.
2. Detailed construction budget can be found in the appendix. If multiple homes are renovated at the same time, there could be efficiency and a reduction in price of roughly 5%.
3. A non-profit operator could anticipate a rebate of HST for capital costs.
4. This budget was created in May 2020, no escalation costs are included.

# Mortgage Details and Amortization Schedule

COMMUNAL LIVING

| Loan Payments Table    |                |
|------------------------|----------------|
| Total Capital Cost     | \$ 645,396 (1) |
| Downpayment Percentage | 58% (2)        |
| Mortgage Amount        | \$ 271,066     |
| Interest Rate          | 3.70%          |
| Amortization (Years)   | 25             |
| Term                   | 5              |
| Number of Payments     | 300            |
| Monthly Payment        | \$1,377.27     |
| Monthly Rate           | 0.30%          |

1. see Capital Costs sheet for details

2. Downpayment percentage is arrived at based on a mortgage payment that the set rents can cover.

| Month | Payment    | Principal | Interest | Beginning     | Ending        |
|-------|------------|-----------|----------|---------------|---------------|
| 1     | \$1,377.27 | \$555.33  | \$821.94 | \$ 271,066    | \$ 270,510.92 |
| 2     | \$1,377.27 | \$557.01  | \$820.26 | \$ 270,510.92 | \$ 269,953.90 |
| 3     | \$1,377.27 | \$558.70  | \$818.57 | \$ 269,953.90 | \$ 269,395.20 |
| 4     | \$1,377.27 | \$560.40  | \$816.87 | \$ 269,395.20 | \$ 268,834.81 |
| 5     | \$1,377.27 | \$562.09  | \$815.17 | \$ 268,834.81 | \$ 268,272.71 |
| 6     | \$1,377.27 | \$563.80  | \$813.47 | \$ 268,272.71 | \$ 267,708.92 |
| 7     | \$1,377.27 | \$565.51  | \$811.76 | \$ 267,708.92 | \$ 267,143.41 |
| 8     | \$1,377.27 | \$567.22  | \$810.05 | \$ 267,143.41 | \$ 266,576.18 |
| 9     | \$1,377.27 | \$568.94  | \$808.33 | \$ 266,576.18 | \$ 266,007.24 |
| 10    | \$1,377.27 | \$570.67  | \$806.60 | \$ 266,007.24 | \$ 265,436.57 |
| 11    | \$1,377.27 | \$572.40  | \$804.87 | \$ 265,436.57 | \$ 264,864.17 |
| 12    | \$1,377.27 | \$574.13  | \$803.13 | \$ 264,864.17 | \$ 264,290.04 |
| 13    | \$1,377.27 | \$575.88  | \$801.39 | \$ 264,290.04 | \$ 263,714.16 |
| 14    | \$1,377.27 | \$577.62  | \$799.65 | \$ 263,714.16 | \$ 263,136.54 |
| 15    | \$1,377.27 | \$579.37  | \$797.90 | \$ 263,136.54 | \$ 262,557.17 |
| 16    | \$1,377.27 | \$581.13  | \$796.14 | \$ 262,557.17 | \$ 261,976.04 |
| 17    | \$1,377.27 | \$582.89  | \$794.38 | \$ 261,976.04 | \$ 261,393.15 |
| 18    | \$1,377.27 | \$584.66  | \$792.61 | \$ 261,393.15 | \$ 260,808.49 |
| 19    | \$1,377.27 | \$586.43  | \$790.84 | \$ 260,808.49 | \$ 260,222.06 |
| 20    | \$1,377.27 | \$588.21  | \$789.06 | \$ 260,222.06 | \$ 259,633.85 |
| 21    | \$1,377.27 | \$589.99  | \$787.27 | \$ 259,633.85 | \$ 259,043.85 |
| 22    | \$1,377.27 | \$591.78  | \$785.49 | \$ 259,043.85 | \$ 258,452.07 |
| 23    | \$1,377.27 | \$593.58  | \$783.69 | \$ 258,452.07 | \$ 257,858.49 |
| 24    | \$1,377.27 | \$595.38  | \$781.89 | \$ 257,858.49 | \$ 257,263.11 |
| 25    | \$1,377.27 | \$597.18  | \$780.09 | \$ 257,263.11 | \$ 256,665.93 |
| 26    | \$1,377.27 | \$598.99  | \$778.27 | \$ 256,665.93 | \$ 256,066.94 |
| 27    | \$1,377.27 | \$600.81  | \$776.46 | \$ 256,066.94 | \$ 255,466.13 |
| 28    | \$1,377.27 | \$602.63  | \$774.64 | \$ 255,466.13 | \$ 254,863.50 |
| 29    | \$1,377.27 | \$604.46  | \$772.81 | \$ 254,863.50 | \$ 254,259.04 |
| 30    | \$1,377.27 | \$606.29  | \$770.98 | \$ 254,259.04 | \$ 253,652.75 |
| 31    | \$1,377.27 | \$608.13  | \$769.14 | \$ 253,652.75 | \$ 253,044.62 |
| 32    | \$1,377.27 | \$609.97  | \$767.29 | \$ 253,044.62 | \$ 252,434.64 |
| 33    | \$1,377.27 | \$611.82  | \$765.44 | \$ 252,434.64 | \$ 251,822.82 |
| 34    | \$1,377.27 | \$613.68  | \$763.59 | \$ 251,822.82 | \$ 251,209.14 |
| 35    | \$1,377.27 | \$615.54  | \$761.73 | \$ 251,209.14 | \$ 250,593.60 |
| 36    | \$1,377.27 | \$617.41  | \$759.86 | \$ 250,593.60 | \$ 249,976.19 |
| 37    | \$1,377.27 | \$619.28  | \$757.99 | \$ 249,976.19 | \$ 249,356.91 |
| 38    | \$1,377.27 | \$621.16  | \$756.11 | \$ 249,356.91 | \$ 248,735.76 |
| 39    | \$1,377.27 | \$623.04  | \$754.23 | \$ 248,735.76 | \$ 248,112.72 |
| 40    | \$1,377.27 | \$624.93  | \$752.34 | \$ 248,112.72 | \$ 247,487.79 |
| 41    | \$1,377.27 | \$626.82  | \$750.44 | \$ 247,487.79 | \$ 246,860.96 |
| 42    | \$1,377.27 | \$628.72  | \$748.54 | \$ 246,860.96 | \$ 246,232.24 |
| 43    | \$1,377.27 | \$630.63  | \$746.64 | \$ 246,232.24 | \$ 245,601.61 |
| 44    | \$1,377.27 | \$632.54  | \$744.73 | \$ 245,601.61 | \$ 244,969.07 |
| 45    | \$1,377.27 | \$634.46  | \$742.81 | \$ 244,969.07 | \$ 244,334.60 |
| 46    | \$1,377.27 | \$636.39  | \$740.88 | \$ 244,334.60 | \$ 243,698.22 |
| 47    | \$1,377.27 | \$638.31  | \$738.95 | \$ 243,698.22 | \$ 243,059.90 |
| 48    | \$1,377.27 | \$640.25  | \$737.02 | \$ 243,059.90 | \$ 242,419.65 |
| 49    | \$1,377.27 | \$642.19  | \$735.08 | \$ 242,419.65 | \$ 241,777.46 |
| 50    | \$1,377.27 | \$644.14  | \$733.13 | \$ 241,777.46 | \$ 241,133.32 |
| 51    | \$1,377.27 | \$646.09  | \$731.18 | \$ 241,133.32 | \$ 240,487.23 |
| 52    | \$1,377.27 | \$648.05  | \$729.22 | \$ 240,487.23 | \$ 239,839.18 |
| 53    | \$1,377.27 | \$650.02  | \$727.25 | \$ 239,839.18 | \$ 239,189.16 |

## Operating Expense Assumptions

### COMMUNAL LIVING

| Unit Type                         | Number of Units | Rent <sup>(4)</sup> |
|-----------------------------------|-----------------|---------------------|
| Bachelor                          | 0               | \$795.00            |
| 1 Bedroom                         | 0               | \$835.50            |
| 2 Bedroom                         | 0               | \$998.50            |
| 3 Bedroom                         | 0               | \$1,664.00          |
| <b>Bedrooms (Communal Living)</b> | <b>4</b>        | <b>\$755.00</b>     |

| OPERATING EXPENSES                 |                       |
|------------------------------------|-----------------------|
| Capital Reserve                    | 8%                    |
| Maintenance                        | 6%                    |
| Property Management                | 5%                    |
| Utilities Assumption Per Unit      | \$ 105 <sup>(2)</sup> |
| Cable / Wifi Monthly Rate Per Unit | \$ 35                 |
| Vacancy Rate                       | 5%                    |
| Water Tax Per Unit                 | \$52 <sup>(3)</sup>   |
| Property Tax                       | 0.0% <sup>(1)</sup>   |
| Inflation                          | 2%                    |

1. Non-profits are exempt from property tax.

2. Newfoundland Power has estimated average energy costs to be roughly \$2/sq. ft. per year if the home is heated with electricity. A utility allowance of \$104.50 is used for the one bedroom, and \$124.50 is used for the two bedroom.

3. The city provides water tax rates at \$620 per unit per year. For consistency the rate is shown monthly.

4. This represents average rent. As designed, the apartments are of different sizes and location therefore the operator may choose to adjust the rents accordingly.



## Operating Cash Flow - 5 Year Proforma

### COMMUNAL LIVING

|                           | Year 1          | Year 2          | Year 3          | Year 4          | Year 5          |
|---------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <b>Revenues</b>           |                 |                 |                 |                 |                 |
| Net Rental Revenue (1)    | \$34,428        | \$35,117        | \$35,805        | \$36,494        | \$37,182        |
| <b>TOTAL</b>              | <b>\$34,428</b> | <b>\$35,117</b> | <b>\$35,805</b> | <b>\$36,494</b> | <b>\$37,182</b> |
| <b>Costs</b>              |                 |                 |                 |                 |                 |
| Mortgage (3)              | \$16,527        | \$16,527        | \$16,527        | \$16,527        | \$16,527        |
| Insurance                 | \$2,008         | \$2,048         | \$2,810         | \$2,837         | \$2,865         |
| Property Tax              | \$568           | \$568           | \$568           | \$568           | \$568           |
| Maintenance               | \$2,066         | \$2,107         | \$2,148         | \$2,190         | \$2,231         |
| Capital Reserve Fund      | \$2,754         | \$2,809         | \$2,864         | \$2,919         | \$2,975         |
| Property Management       | \$1,721         | \$1,756         | \$1,790         | \$1,825         | \$1,859         |
| Utilities                 | \$5,616         | \$5,716         | \$5,817         | \$5,917         | \$6,017         |
| Internet/Cable/Phone      | \$1,680         | \$1,714         | \$1,747         | \$1,781         | \$1,814         |
| Miscellaneous/Contingency | \$344           | \$351           | \$358           | \$365           | \$372           |
| <b>TOTAL</b>              | <b>\$33,337</b> | <b>\$33,649</b> | <b>\$34,682</b> | <b>\$34,981</b> | <b>\$35,280</b> |
| <b>Surplus</b>            | <b>\$1,091</b>  | <b>\$1,468</b>  | <b>\$1,123</b>  | <b>\$1,513</b>  | <b>\$1,902</b>  |

#### NOTES

1. Includes vacancy allowance.
2. Inflation is applied at the rate indicated on the Operating Assumptions tab to Rental Revenue, Insurance, Maintenance, Capital Reserve Fund, Property Management, Utilities, Internet/Cable/Phone and Misc/Contingency.
3. See 'Mortgage Details and Amortization Schedule' sheet for details.

# Capital Budget

## TINY HOUSE

| <b>HARD COSTS</b>              |          |                   |
|--------------------------------|----------|-------------------|
| Property Purchase Price        |          | \$ -              |
| Construction Costs             |          | \$ 165,000 (2)    |
| Construction Contingency       | 10%      | \$ 16,500         |
| Design Contingency             | 5%       | \$ 8,250          |
| <b>SUBTOTAL</b>                |          | <b>\$ 189,750</b> |
| <b>SOFT COSTS</b>              |          |                   |
| Building Permit (first \$100k) | 0.90%    | \$ 900            |
| Building Permit (after \$100k) | 0.72%    | \$ 646            |
| Architectural and Engineering  | 8.21%    | \$ 15,578         |
| Development Consultant         |          | \$ 10,000         |
| Legal Fees                     |          | \$ -              |
| Miscellaneous                  |          | \$ 1,000          |
| <b>SUBTOTAL</b>                |          | <b>\$ 28,125</b>  |
| <b>CARRYING COSTS</b>          |          |                   |
| Construction Period            | (months) | 6                 |
| Monthly Expenses               |          | \$ 533 (1)        |
| <b>SUBTOTAL</b>                |          | <b>\$ 3,200</b>   |
| Subtotal                       |          | \$221,074         |
| HST (after rebate)             |          | \$0 (3)           |
| <b>TOTAL (3 1BR units)</b>     |          | <b>\$221,074</b>  |
| <b>Price per unit</b>          |          | <b>\$221,074</b>  |

1. Includes mortgage, insurance, property tax and utilities.
2. Detailed construction budget can be found in the appendix. If multiple homes are renovated at the same time, there could be efficiency and a reduction in price of roughly 5%.
3. A non-profit operator could anticipate a rebate of HST for capital costs.
4. This budget was created in May 2020, no escalation costs are included.

# Mortgage Details and Amortization Schedule

**TINY HOUSE**

| Loan Payments Table    |                |
|------------------------|----------------|
| Total Capital Cost     | \$ 221,074 (1) |
| Downpayment Percentage | 75% (2)        |
| Mortgage Amount        | \$ 55,269      |
| Interest Rate          | 3.70%          |
| Amortization (Years)   | 25             |
| Term                   | 5              |
| Number of Payments     | 300            |
| Monthly Payment        | \$280.82       |
| Monthly Rate           | 0.30%          |

1. see Capital Costs sheet for details

2. Downpayment percentage is arrived at based on a mortgage payment that the set rents can cover.

| Month | Payment  | Principal | Interest | Beginning    | Ending       |
|-------|----------|-----------|----------|--------------|--------------|
| 1     | \$280.82 | \$113.23  | \$167.59 | \$ 55,269    | \$ 55,155.37 |
| 2     | \$280.82 | \$113.57  | \$167.24 | \$ 55,155.37 | \$ 55,041.79 |
| 3     | \$280.82 | \$113.92  | \$166.90 | \$ 55,041.79 | \$ 54,927.88 |
| 4     | \$280.82 | \$114.26  | \$166.55 | \$ 54,927.88 | \$ 54,813.62 |
| 5     | \$280.82 | \$114.61  | \$166.21 | \$ 54,813.62 | \$ 54,699.01 |
| 6     | \$280.82 | \$114.95  | \$165.86 | \$ 54,699.01 | \$ 54,584.06 |
| 7     | \$280.82 | \$115.30  | \$165.51 | \$ 54,584.06 | \$ 54,468.75 |
| 8     | \$280.82 | \$115.65  | \$165.16 | \$ 54,468.75 | \$ 54,353.10 |
| 9     | \$280.82 | \$116.00  | \$164.81 | \$ 54,353.10 | \$ 54,237.10 |
| 10    | \$280.82 | \$116.36  | \$164.46 | \$ 54,237.10 | \$ 54,120.74 |
| 11    | \$280.82 | \$116.71  | \$164.11 | \$ 54,120.74 | \$ 54,004.03 |
| 12    | \$280.82 | \$117.06  | \$163.75 | \$ 54,004.03 | \$ 53,886.97 |
| 13    | \$280.82 | \$117.42  | \$163.40 | \$ 53,886.97 | \$ 53,769.55 |
| 14    | \$280.82 | \$117.77  | \$163.04 | \$ 53,769.55 | \$ 53,651.78 |
| 15    | \$280.82 | \$118.13  | \$162.69 | \$ 53,651.78 | \$ 53,533.65 |
| 16    | \$280.82 | \$118.49  | \$162.33 | \$ 53,533.65 | \$ 53,415.16 |
| 17    | \$280.82 | \$118.85  | \$161.97 | \$ 53,415.16 | \$ 53,296.31 |
| 18    | \$280.82 | \$119.21  | \$161.61 | \$ 53,296.31 | \$ 53,177.11 |
| 19    | \$280.82 | \$119.57  | \$161.25 | \$ 53,177.11 | \$ 53,057.54 |
| 20    | \$280.82 | \$119.93  | \$160.88 | \$ 53,057.54 | \$ 52,937.60 |
| 21    | \$280.82 | \$120.30  | \$160.52 | \$ 52,937.60 | \$ 52,817.31 |
| 22    | \$280.82 | \$120.66  | \$160.16 | \$ 52,817.31 | \$ 52,696.65 |
| 23    | \$280.82 | \$121.03  | \$159.79 | \$ 52,696.65 | \$ 52,575.62 |
| 24    | \$280.82 | \$121.39  | \$159.42 | \$ 52,575.62 | \$ 52,454.23 |
| 25    | \$280.82 | \$121.76  | \$159.05 | \$ 52,454.23 | \$ 52,332.47 |
| 26    | \$280.82 | \$122.13  | \$158.69 | \$ 52,332.47 | \$ 52,210.34 |
| 27    | \$280.82 | \$122.50  | \$158.31 | \$ 52,210.34 | \$ 52,087.83 |
| 28    | \$280.82 | \$122.87  | \$157.94 | \$ 52,087.83 | \$ 51,964.96 |
| 29    | \$280.82 | \$123.25  | \$157.57 | \$ 51,964.96 | \$ 51,841.72 |
| 30    | \$280.82 | \$123.62  | \$157.20 | \$ 51,841.72 | \$ 51,718.10 |
| 31    | \$280.82 | \$123.99  | \$156.82 | \$ 51,718.10 | \$ 51,594.10 |
| 32    | \$280.82 | \$124.37  | \$156.45 | \$ 51,594.10 | \$ 51,469.73 |
| 33    | \$280.82 | \$124.75  | \$156.07 | \$ 51,469.73 | \$ 51,344.99 |
| 34    | \$280.82 | \$125.13  | \$155.69 | \$ 51,344.99 | \$ 51,219.86 |
| 35    | \$280.82 | \$125.50  | \$155.31 | \$ 51,219.86 | \$ 51,094.36 |
| 36    | \$280.82 | \$125.89  | \$154.93 | \$ 51,094.36 | \$ 50,968.47 |
| 37    | \$280.82 | \$126.27  | \$154.55 | \$ 50,968.47 | \$ 50,842.21 |
| 38    | \$280.82 | \$126.65  | \$154.17 | \$ 50,842.21 | \$ 50,715.56 |
| 39    | \$280.82 | \$127.03  | \$153.78 | \$ 50,715.56 | \$ 50,588.52 |
| 40    | \$280.82 | \$127.42  | \$153.40 | \$ 50,588.52 | \$ 50,461.10 |
| 41    | \$280.82 | \$127.81  | \$153.01 | \$ 50,461.10 | \$ 50,333.30 |
| 42    | \$280.82 | \$128.19  | \$152.62 | \$ 50,333.30 | \$ 50,205.11 |
| 43    | \$280.82 | \$128.58  | \$152.23 | \$ 50,205.11 | \$ 50,076.52 |
| 44    | \$280.82 | \$128.97  | \$151.84 | \$ 50,076.52 | \$ 49,947.55 |
| 45    | \$280.82 | \$129.36  | \$151.45 | \$ 49,947.55 | \$ 49,818.19 |
| 46    | \$280.82 | \$129.75  | \$151.06 | \$ 49,818.19 | \$ 49,688.44 |
| 47    | \$280.82 | \$130.15  | \$150.67 | \$ 49,688.44 | \$ 49,558.29 |
| 48    | \$280.82 | \$130.54  | \$150.27 | \$ 49,558.29 | \$ 49,427.75 |
| 49    | \$280.82 | \$130.94  | \$149.88 | \$ 49,427.75 | \$ 49,296.81 |
| 50    | \$280.82 | \$131.34  | \$149.48 | \$ 49,296.81 | \$ 49,165.47 |
| 51    | \$280.82 | \$131.73  | \$149.08 | \$ 49,165.47 | \$ 49,033.74 |
| 52    | \$280.82 | \$132.13  | \$148.68 | \$ 49,033.74 | \$ 48,901.60 |
| 53    | \$280.82 | \$132.53  | \$148.28 | \$ 48,901.60 | \$ 48,769.07 |



## Operating Expense Assumptions

### TINY HOUSE

| Unit Type                  | Number of Units | Rent            |
|----------------------------|-----------------|-----------------|
| Bachelor                   | 0               | \$795.00        |
| <b>1 Bedroom</b>           | <b>1</b>        | <b>\$835.50</b> |
| 2 Bedroom                  | 0               | \$998.50        |
| 3 Bedroom                  | 0               | \$1,664.00      |
| Bedrooms (Communal Living) | 0               | \$755.00        |

| OPERATING EXPENSES                 |            |
|------------------------------------|------------|
| Capital Reserve                    | 8%         |
| Maintenance                        | 6%         |
| Property Management                | 5%         |
| Utilities Assumption Per Unit      | \$ 105 (2) |
| Cable / Wifi Monthly Rate Per Unit | \$ 35      |
| Vacancy Rate                       | 5%         |
| Water Tax Per Unit                 | \$52 (3)   |
| Property Tax                       | 0.0% (1)   |
| Inflation                          | 2%         |

1. Non-profits are exempt from property tax.

2. Newfoundland Power has estimated average energy costs to be roughly \$2/sq. ft. per year if the home is heated with electricity. A utility allowance of \$104.50 is used for the one bedroom, and \$124.50 is used for the two bedroom.

3. The city provides water tax rates at \$620 per unit per year. For consistency the rate is shown monthly.

## Operating Cash Flow - 5 Year Proforma

### TINY HOUSE

|                           | Year 1         | Year 2         | Year 3         | Year 4          | Year 5          |
|---------------------------|----------------|----------------|----------------|-----------------|-----------------|
| <b>Revenues</b>           |                |                |                |                 |                 |
| Net Rental Revenue (1)    | \$9,525        | \$9,715        | \$9,906        | \$10,096        | \$10,287        |
| <b>TOTAL</b>              | <b>\$9,525</b> | <b>\$9,715</b> | <b>\$9,906</b> | <b>\$10,096</b> | <b>\$10,287</b> |
| <b>Costs</b>              |                |                |                |                 |                 |
| Mortgage                  | \$3,370        | \$3,370        | \$3,370        | \$3,370         | \$3,370         |
| Insurance                 | \$556          | \$567          | \$573          | \$578           | \$584           |
| Property Tax              | \$568          | \$568          | \$568          | \$568           | \$568           |
| Maintenance               | \$571          | \$583          | \$594          | \$606           | \$617           |
| Capital Reserve Fund      | \$762          | \$777          | \$792          | \$808           | \$823           |
| Property Management       | \$476          | \$486          | \$495          | \$505           | \$514           |
| Utilities                 | \$1,854        | \$1,879        | \$1,904        | \$1,929         | \$1,954         |
| Internet/Cable/Phone      | \$420          | \$428          | \$437          | \$445           | \$454           |
| Miscellaneous/Contingency | \$95           | \$97           | \$99           | \$101           | \$103           |
| <b>TOTAL</b>              | <b>\$8,724</b> | <b>\$8,807</b> | <b>\$8,885</b> | <b>\$8,962</b>  | <b>\$9,039</b>  |
| <b>Surplus</b>            | <b>\$800</b>   | <b>\$908</b>   | <b>\$1,021</b> | <b>\$1,134</b>  | <b>\$1,248</b>  |

#### NOTES

1. Includes vacancy allowance.
2. Inflation is applied at the rate indicated on the Operating Assumptions tab to Rental Revenue, Insurance, Maintenance, Capital Reserve Fund, Property Management, Utilities, Internet/Cable/Phone and Misc/Contingency.
3. See 'Mortgage Details and Amoritization Schedule' sheet for details.



APPENDIX  
COMPARABLE  
APARTMENT  
LISTINGS

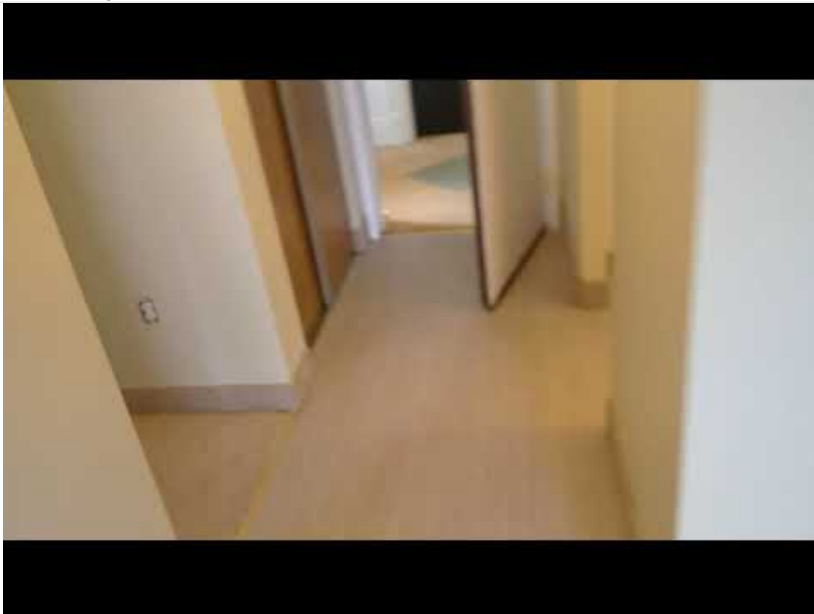


Rents on Kijiji - 2021.04.15

|                        | 1 BR               | 1 BR Barrier Free | 2 BR               |
|------------------------|--------------------|-------------------|--------------------|
| 220 Newfoundland Drive | \$ 1,080.00        | \$ 1,325.00       |                    |
| 48 Pasadena Crescent   |                    |                   | \$ 1,000.00        |
| 82 Thorburn Road       |                    |                   | \$ 1,150.00        |
| 91 Larkhall            |                    |                   | \$ 885.00          |
| 181 Blackmarsh Road    |                    |                   | \$ 995.00          |
| 170 Torbay Road        |                    |                   | \$ 1,125.00        |
| 279 Freshwater Road    | \$ 855.00          |                   | \$ 865.00          |
| 2 The Boulevard        | \$ 960.00          |                   |                    |
| 140 Gower              |                    |                   | \$ 1,000.00        |
| 33 Monchy Street       |                    |                   | \$ 750.00          |
| 56 Bay Bulls Road      |                    |                   | \$ 1,250.00        |
| Hamilton Ave           | \$ 650.00          |                   |                    |
| 107 Bay Bulls Road     | \$ 765.00          |                   |                    |
| 117 Queens Road        | \$ 1,400.00        |                   |                    |
| 137 Queens Road        | \$ 1,550.00        |                   |                    |
| 103 Bond Street        | \$ 1,500.00        |                   |                    |
| 127 Hamilton Ave       | \$ 750.00          |                   |                    |
| 12 Blackmarsh Road     | \$ 900.00          |                   |                    |
| <b>AVERAGE</b>         | <b>\$ 1,041.00</b> |                   | <b>\$ 1,002.22</b> |



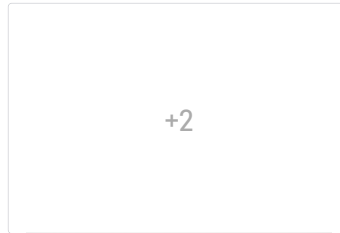
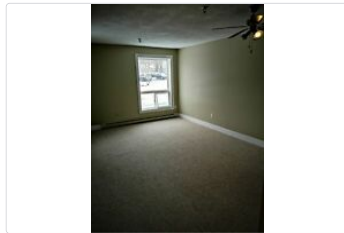
Home > Real Estate > For Rent > Long Term Rentals > Ad ID 1527010192



**Rutledge Manor**

- Professional
- On Kijiji since May 2013
- [View 3 listings](#)
- [Visit website](#)

(833) 833-XXXX [Reveal](#)



**1 Bedroom - 50% Security Deposit - was \$985.00 now \$925.00**

**\$960.00** No Utilities Included

2 The Boulevard, St. John's, NL, A1A 4A1  
Posted about 21 hours ago

Apartment | Bedrooms: 2 | Bathrooms: 1

**Overview**

- Utilities Included**  
Not Included
- Wi-Fi and More**  
Not Included
- Parking Included**  
1
- Agreement Type**  
1 Year
- Pet Friendly**  
No

**The Unit**

- Size (sqft)**  
Not Available
- Furnished**  
No
- Appliances**  
Laundry (In Building)  
Fridge / Freezer
- Air Conditioning**  
No
- Personal Outdoor Space**  
Balcony
- Smoking Permitted**  
No

**The Building**

- Amenities**  
Not Included

**Description**

We are doing Virtual Tours Right Now - Sorry for the inconvenience

Looking for comfortable living in a secure building? RUTLEDGE MANOR IS YOUR ANSWER...Elavator in building!

Promo was \$985.00 now \$925.00

this is a seniors building

Available now! 50% off your security deposit!

Monthly rent starting at \$960.00

See video link

<https://youtu.be/JVoP-58l0JA>

1 bedroom apartment in an Adult Professional building. Laundry facilities on-site, free parking, and 24-hour on-site staff to help you with all your needs!

CLOSE BY:

- King George V soccer complex
- Techniplex (major indoor sports facility)
- Walmart, Winners
- Mallard Cottage
- Signal Hill
- Plenty of Walking trails
- Dominion
- Quidi Vidi

Too many to list!!

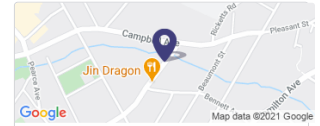
Call John Now Toll-Free 1 (833) 833-0433

*\*Pictures may not be exact*





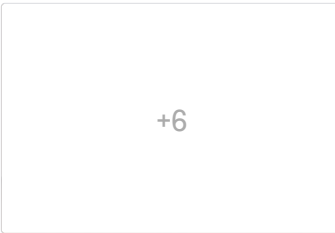
Home > Real Estate > For Rent > Long Term Rentals > Ad ID 1522839643



**The Bristol**

- Professional
- On Kijiji since Apr 2014
- View 2 listings
- Visit website

709-757-XXXX [Reveal](#)



### 50+ Building 1 Bedroom Apartment in St. John - The Bristol

**\$900.00** Some Utilities Included

12 Blackmarsh Road, St. John's, NL, A1E 1S3  
Posted 10 days ago

Apartment | Bedrooms: 1 | Bathrooms: 1

#### Overview

##### Utilities Included

- ✓ Hydro
- ✓ Heat
- ✗ Water

##### Wi-Fi and More

Not Included

##### Parking Included

0

##### Agreement Type

1 Year

##### Move-In Date

April 14, 2021

##### Pet Friendly

Limited

#### The Unit

##### Size (sqft)

400

##### Furnished

No

##### Appliances

- Laundry (In Building)
- Fridge / Freezer

##### Air Conditioning

No

##### Personal Outdoor Space

Balcony

##### Smoking Permitted

No

#### The Building

##### Amenities

Elevator in Building

#### Description

**Current Promotions:**

Resident Insurance Included on All New Leases!

Senior Building

The Bristol is a 50+ building, for more details please contact our leasing agent, thank you!

Resident insurance is now included on all new leases, ask our leasing team for more information!

**Utilities Included:**

Heat

Electricity

**Property Amenities**

Outdoor parking

Elevators

Laundry facilities

Visitor parking

Resident Insurance

On-Site Management

Social Room

Near St. Clare's Hospital

Near Lawton's Drug Store

**Suite Amenities**

Fridge

Stove

Balconies

Large Windows

Mixed Flooring Options

Cats Only

\*Promotions apply to new lease agreements with move-in dates on or before May 1st, 2021. Conditions may apply, please contact our leasing team for details.

\*Information, suite availability and rental rates presented are subject to change. Rental rates listed reflect starting from prices and include current incentives when applicable.

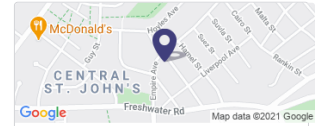






Home > Real Estate > For Rent > Long Term Rentals > Ad ID 1559419566

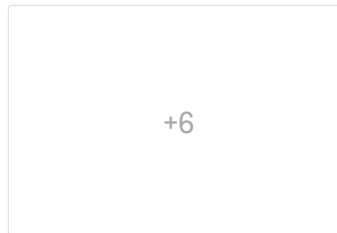
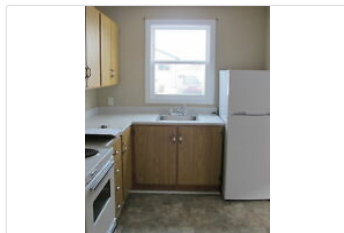




**33 Monchy Street**

- Professional
- On Kijiji since Nov 2013
- 1 listing
- [Visit website](#)

709-738-XXXX [Reveal](#)



### 33 Monchy Street (Unit 1)

**\$750.00** No Utilities Included

33 Monchy Street, st. John's, NL, A1C 5A7  
Posted a day ago

Apartment | Bedrooms: 2 | Bathrooms: 1

#### Overview

**Utilities Included**  
Not Included

**Wi-Fi and More**  
Not Included

**Parking Included**  
1

**Agreement Type**  
1 Year

**Pet Friendly**  
Limited

#### The Unit

**Size (sqft)**  
Not Available

**Furnished**  
No

**Appliances**  
Not Included

**Air Conditioning**  
No

**Personal Outdoor Space**  
Not Included

**Smoking Permitted**  
No

#### The Building

**Amenities**  
Not Included

#### Description

Krown Property Management  
33 Monchy Street, Unit #1

Available May 1st

This spacious two-bedroom above ground apartment located in the center of St. Johns is a must-see! This property is just minutes from the university and downtown, making it an ideal location for students!

This unit features laminate flooring throughout, a bright living room, kitchen, and plenty of storage space! Appliances include a fridge, stove, and a shared washer/dryer (not coin-operated).

Situated outside the property is a large parking lot for tenant use. This location is pet-negotiable.


Lease Required

\$750.00 P.O.U

If you would like to schedule a viewing, please email [leasing@kpigroup.ca](mailto:leasing@kpigroup.ca) or call 709-738-4567!



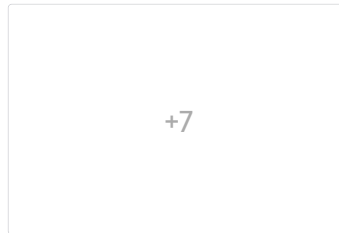
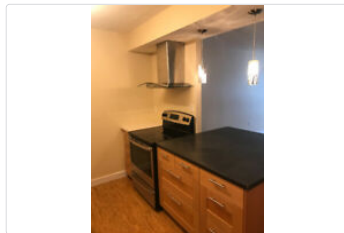
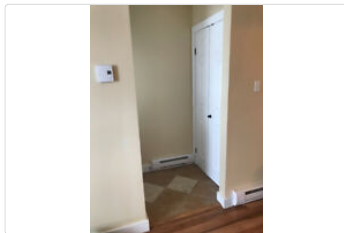
Home > Real Estate > For Rent > Long Term Rentals > Ad ID 1558229713



**Kijiji User**

- Professional
- On Kijiji since Nov 2016
- [View 2 listings](#)

709-687-XXXX [Reveal](#)



### 2 Bed Condo - Village Mall Area

**Please Contact** No Utilities Included

48 Pasadena Crescent, St. John's, NL A1E 4S2, Canada  
Posted 3 days ago

Condo | Bedrooms: 2 | Bathrooms: 1

URGENT

#### Overview

- Utilities Included**  
Not Included
- Wi-Fi and More**  
Not Included
- Parking Included**  
1
- Agreement Type**  
1 Year
- Move-In Date**  
April 1, 2021
- Pet Friendly**  
Limited

#### The Unit

- Size (sqft)**  
800
- Furnished**  
No
- Appliances**  
Laundry (In Unit)  
Fridge / Freezer
- Air Conditioning**  
No
- Personal Outdoor Space**  
Balcony
- Smoking Permitted**  
No

#### The Building

- Amenities**  
Not Included

#### Description

Available immediately, 2 bedroom condo available to lease at 48 Pasadena Crescent.

On the doorstep of major shopping and services such as Sobeys, Lawton's, CIBC banking and the Village Mall which also provides access to major bus routes.



4/15/2021

2 Bed Condo - Village Mall Area | Long Term Rentals | St. John's | Kijiji

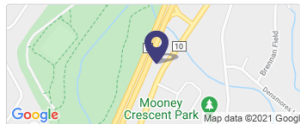
Assigned parking and on-site caretaker available 24/7 for your convenience and security.

Call or text Bill Baldwin directly at 709-687-6314 to arrange your viewing. Do not email through the Kijiji site as email is not routinely monitored.

968 visits



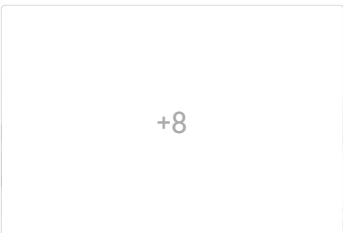
Home > Real Estate > For Rent > Long Term Rentals > Ad ID 1561083160



**56 Bay Bulls Road**

- Professional
- On Kijiji since Sep 2013
- 1 listing
- [Visit website](#)

709763XXXX [Reveal](#)



### Amazing 2 Bedroom Condo...Waiting For You To Make It Home!

**\$1,250.00** No Utilities Included

56 Bay Bulls Road, St. John's, NL, A1G 1A5  
Posted about 22 hours ago

Condo | Bedrooms: 2 | Bathrooms: 1

#### Overview

##### Utilities Included

Not Included

##### Wi-Fi and More

Not Included

##### Parking Included

1

##### Agreement Type

1 Year

##### Move-In Date

May 1, 2021

##### Pet Friendly

No

#### The Unit

##### Size (sqft)

Not Available

##### Furnished

No

##### Appliances

Laundry (In Unit)  
Dishwasher  
Fridge / Freezer

##### Air Conditioning

No

##### Personal Outdoor Space

Balcony

##### Smoking Permitted

No

#### The Building

##### Amenities

Not Included

#### Description

Love This Condo! Love This Location! Building Just 1 Year's Old!

Located on Ground Floor

Beautiful modern condo and never shovel snow or cut grass AGAIN!!

Built with high quality ICF (Insulated Concrete Form) Block, this building offers the highest quality construction.

Extremely Energy Efficient and Sound Proof.

Higher quality laminate flooring throughout.

Kitchen has custom shaker style cabinet's and includes stainless steel F/S, dishwasher and built in microwave.

Bright spacious living room area with tons of natural light

Patio deck off living room area

Large master bedroom

Washer/Dryer Combo included

Crown moulding throughout

Air exchanger Included

Storage Locker Included

Parking for 1 included

One Small Mature pet May Be Considered On a Case By Case Basis.

No smoking in unit, Lease Required.

\$1250 POU

Available May 1st

Promotional Plans Offered On Cable, Internet and Home Phone Packages!

Call us @ 763-5383 for your viewing today!



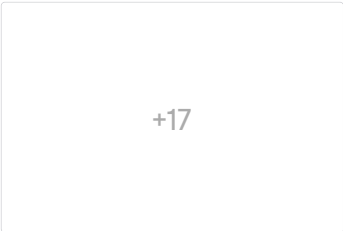


Home > Real Estate > For Rent > Long Term Rentals > Ad ID 1557245228



Kijiji User

- Owner
- On Kijiji since Jan 2010
- View 2 listings



### Partially Furnished Apartment - Walk to MUN/Avalon Mall

**\$1,150.00** Some Utilities Included

82 Thorburn Rd. St. John's, NL A1B 4B1, Canada  
Posted about 21 hours ago

Apartment | Bedrooms: 2 | Bathrooms: 1

URGENT

#### Overview

##### Utilities Included

- Hydro
- Heat
- Water

##### Wi-Fi and More

Not Included

##### Parking Included

1

##### Agreement Type

1 Year

##### Move-In Date

April 1, 2021

##### Pet Friendly

No

#### The Unit

##### Size (sqft)

800

##### Furnished

Yes

##### Appliances

- Laundry (In Building)
- Fridge / Freezer

##### Air Conditioning

No

##### Personal Outdoor Space

Balcony

##### Smoking Permitted

Outdoors only

#### The Building

##### Amenities

Gym

#### Description

This newly renovated and impeccably maintained, 2 bedroom partially furnished 2nd floor apartment is exactly what folks are looking for.

The apartment has been recently renovated so it has that brand new feel and look. The condo faces the south so you get all day sun.

4/15/2021

## Partially Furnished Apartment - Walk to MUN/Avalon Mall | Long Term Rentals | St. John's | Kijiji

You are very close to MUN, The Health Sciences Centre and the Avalon Mall. Perfectly located, the bus stop is literally right outside your door. The unit comes with a single dedicated parking space.

The apartment has two bright bedrooms with full size mirrored closets in each. The kitchen features fridge and stove with plenty of counter space. The apartment features ample sized dining and living rooms. The bathroom is newly renovated, clean and tidy with a large linen closet.

Card pass laundry, is within the building and steps from your unit.

The building complex has an interior serviced mailbox, single off road parking space, fantastic patio for evening BBQs and an on-site superintendent who can fix anything that might go wrong. We've got you covered.

The unit is \$1145.00 per month plus utilities. The utilities are very affordable!

The property is well maintained, Non-smoking, no pets and requires a signed lease, applicants to provide references.

Call now for an appointment 709-749-6311 or email [robert@cpsinl.com](mailto:robert@cpsinl.com) to set up a viewing! this one won't last long.



Home > Real Estate > For Rent > Long Term Rentals > Ad ID 1560280081



S Sue

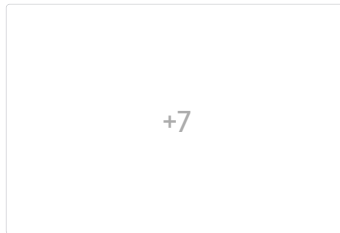
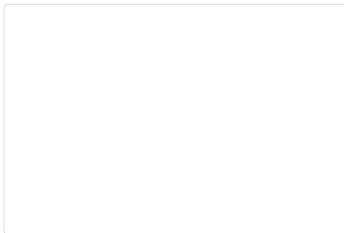
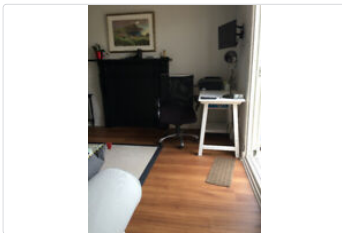
Owner

1 listing

< 6 hrs avg reply

82% reply rate

11 yrs on Kijiji



1 bed, 1 bath quiet downtown street, furnished & equipped + deck

\$1,500.00 No Utilities Included

103 Bond St, St. John's, NL A1C 1T3, Canada  
Posted 5 days ago

Apartment | Bedrooms: 1 | Bathrooms: 1

Additional Options

[View Details](#)

Overview

The Unit

The Building

Utilities Included  
Not Included

Size (sqft)  
800

Amenities  
Not Included

Wi-Fi and More  
Internet

Furnished  
Yes

Parking Included  
1

Appliances  
Laundry (In Unit)

Agreement Type  
Month-to-month

Air Conditioning  
No

Move-In Date  
May 1, 2021

Personal Outdoor Space  
Balcony

Pet Friendly  
No

Smoking Permitted  
No

Description

Available May 1st a bright and cozy fully furnished and equipped apartment on a quiet downtown street located within a couple minutes walk of downtown restaurants, shopping, tourist attractions, mile one center and the convention centre.

Wifi is included, pay your own heat and light (very reasonable - the bill for the past 10 months = 890.00, or an average of about 90.00 per month.  
Washer and dryer plus all bedding, kitchen equipment etc. included. Just bring your suitcase! On-street parking . References and minimum 6-month lease required.

 Additional Options

This property offers the following features; please reach out to the poster for more information.

 Virtual Tour

 Video Chat

 Online Application

255 visits





Home > Real Estate > For Rent > Long Term Rentals > Ad ID 1545606618




**117 Queen's Rd #8**

- Professional
- On Kijiji since Nov 2013
- 1 listing
- [Visit website](#)

709-738-XXXX [Reveal](#)



+11

**117 Queen's Rd #8**

**\$1,400.00** No Utilities Included

📍 117 Queen's Rd #8, St. John's, NL, A1C 2B2  
Posted 5 days ago

Apartment | Bedrooms: 1 | Bathrooms: 1

Overview

- 🔌 Utilities Included  
Not Included
- 📶 Wi-Fi and More  
Not Included
- 🅅 Parking Included  
1
- 🕒 Agreement Type  
1 Year
- 🐾 Pet Friendly  
No

The Unit

- 📏 Size (sqft)  
Not Available
- 🛋️ Furnished  
No
- 🔧 Appliances  
Not Included
- ❄️ Air Conditioning  
No
- 🌿 Personal Outdoor Space  
Not Included
- 🚭 Smoking Permitted  
No

The Building

- 🏠 Amenities  
Not Included

Description

Krown Property Management  
117 Queen's Rd #8, St. John's

Spacious one-bedroom fully furnished condo unit available for rent March 1st in downtown St. Johns. This condominium has amazing views of the harbour and Signal Hill.

This unit is beautifully decorated and includes hardwood flooring throughout, an open-concept dining/living room combination, a kitchen with ample cupboard space, and a full bathroom. Appliances include a fridge, stove, dishwasher, microwave, washer, and dryer.

This condo also includes underground parking.

Lease Required

\$1400.00 All Utilities Included

If you would like to schedule a viewing, please email [leasing@kpigroup.ca](mailto:leasing@kpigroup.ca) or call 709-738-4567!



Home > Real Estate > For Rent > Long Term Rentals > Ad ID 1559951675



127 Hamilton Ave

- Professional
- On Kijiji since Nov 2013
- 1 listing
- Visit website

709-738-XXXX Reveal



+4

### 127C Hamilton Avenue

**\$750.00** No Utilities Included

127 Hamilton Avenue, St. John's, NL, A1E 1J2  
Posted 7 days ago

Apartment | Bedrooms: 1 | Bathrooms: 1

#### Overview

- Utilities Included**  
Not Included
- Wi-Fi and More**  
Not Included
- Parking Included**  
0
- Agreement Type**  
1 Year
- Pet Friendly**  
No

#### The Unit

- Size (sqft)**  
Not Available
- Furnished**  
No
- Appliances**  
Not Included
- Air Conditioning**  
No
- Personal Outdoor Space**  
Not Included
- Smoking Permitted**  
No

#### The Building

- Amenities**  
Not Included

#### Description

Krown Property Management  
127C Hamilton Avenue, St. John's

**Available May 1st**

Completely renovated one-bedroom above ground apartment available for rent in St. Johns. This unit is just minutes from nightlife, restaurants, and all other major downtown attractions!

Overlooking the downtown area, this property offers laminate flooring throughout, a kitchen, two ornamental fireplaces, a spacious bathroom, and a master bedroom with two closets. Appliances include a fridge and stove. Laundry is unavailable at this location (laundromats nearby). This location is pet-negotiable.

Lease Required

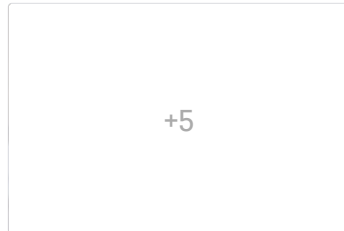
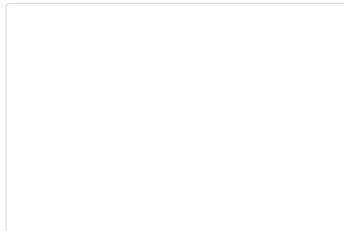
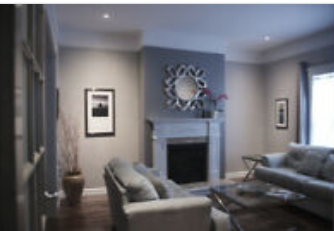
\$750.00 P.O.U

If you would like to schedule a viewing, please email [leasing@kpigroup.ca](mailto:leasing@kpigroup.ca) or call 709-738-4567!





Home > Real Estate > For Rent > Long Term Rentals > Ad ID 1554537091



**P Patrick**

Owner

View 2 listings

|                      |                   |                    |
|----------------------|-------------------|--------------------|
| < 1 day<br>avg reply | 75%<br>reply rate | 7 yrs<br>on Kijiji |
|----------------------|-------------------|--------------------|

### 1 Bedroom Downtown Close to Everything.

**\$1,550.00** Some Utilities Included

137 Queens Rd, St. John's, NL A1C 2B4, Canada  
Posted 5 days ago

Apartment | Bedrooms: 1 | Bathrooms: 1

#### Overview

##### Utilities Included

- Hydro
- Heat
- Water

##### Wi-Fi and More

Internet

##### Parking Included

2

##### Agreement Type

1 Year

##### Move-In Date

May 1, 2021

##### Pet Friendly

Limited

#### The Unit

##### Size (sqft)

750

##### Furnished

Yes

##### Appliances

Laundry (In Unit)

##### Air Conditioning

Yes

##### Personal Outdoor Space

Balcony

##### Smoking Permitted

No

#### The Building

##### Amenities

Not Included

#### Description

Available May1

1 bedroom apartment that's a 3-minute walk to the best restaurants, shopping and night-life that St. John's has to offer.

This apartment comes with 6 appliances, ( fridge stove washer, dryer, dishwasher and microwave) furniture, utensils and wall hangings.

Built in office space in Kitchen with ethernet.

Beautiful chocolate hardwood floors throughout -ceramic in bath.

Dual propane fireplaces in Kitchen and living room for those extra cozy evenings at home.

Back deck off bedroom for barbecuing and relaxing.

All new bathroom with deep soaker air bubble jet tub, heated floors, New vanity with solid surface basin/top.

Ample storage with several closets!

All new energy star low-e argon gas windows and digital programmable thermostats.

Ultra high-speed Fibre Op Internet is included with this apartment,

Located in quiet building with mature responsible professionals.

Lease, references and security deposit required.

All new energy star low-e  
argon gas windows and digital programmable  
thermostats.

Lease, references and security deposit required.

Working professionals only please.

Contact us now to arrange a viewing!

POU (electricity+propane)

579 visits

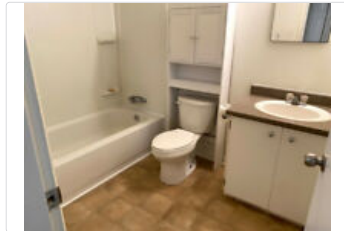


Home > Real Estate > For Rent > Long Term Rentals > Ad ID 1559581758



Kijiji User

- Owner
- On Kijiji since Jan 2010
- [View 2 listings](#)



+15

### Walk to Mun - Close to Avalon Mall - Super location!

**\$885.00** Some Utilities Included

91 Larkhall St, St. John's, NL A1B 2C5, Canada  
Posted about 21 hours ago

Condo | Bedrooms: 2 | Bathrooms: 1

URGENT

#### Overview

##### Utilities Included

- Hydro
- Heat
- Water

##### Wi-Fi and More

Not Included

##### Parking Included

1

##### Agreement Type

1 Year

##### Move-In Date

April 6, 2021

##### Pet Friendly

No

#### The Unit

##### Size (sqft)

800

##### Furnished

No

##### Appliances

Laundry (In Building)  
Fridge / Freezer

##### Air Conditioning

No

##### Personal Outdoor Space

Not Included

##### Smoking Permitted

No

#### The Building

##### Amenities

24 Hour Security  
Storage Space

#### Description

For rent, well maintained 2 bedroom condominium in Forest Hills Condominium Complex 91 Larkhall Street. The unit is walking distance to MUN, The Health Sciences Centre and the Avalon Mall. It is located on major bus routes.

4/15/2021

## Walk to Mun - Close to Avalon Mall - Super location! | Long Term Rentals | St. John's | Kijiji

The Condo features new counter tops and has been freshly painted. There are two bright bedrooms. Kitchen (with major appliances), dining and living rooms. Bathroom is clean and tidy. The Unit has interior mail box, single off road parking space, In house laundry and on site superintendent. There are also in-building storage cages available for rent.

Unit backs onto a green belt so it is very quiet and serene.

Property is well maintained, Non smoking, no pets and requires a signed lease. applicants to provide references.


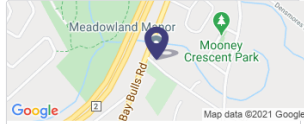
Rent is \$885.00 POU. No Pets, No Smoking.

You will want to view this unit. Please contact us here of an appointment.





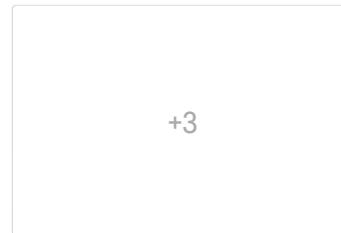
Home > Real Estate > For Rent > Long Term Rentals > Ad ID 1505866530

**107 Bay Bulls Road**

- Professional
- On Kijiji since May 2013
- 1 listing
- [Visit website](#)

(833) 451-XXXX [Reveal](#)



### Spacious Renovated One-Bedroom Suite

**\$765.00** No Utilities Included

107 Bay Bulls Road, St. John's, NL, A1G 1R3  
Posted 2 days ago

Apartment | Bedrooms: 1 | Bathrooms: 1

Overview The Unit The Building Accessibility

#### Overview

- Utilities Included**  
Not Included
- Wi-Fi and More**  
Not Included
- Parking Included**  
1
- Agreement Type**  
1 Year
- Pet Friendly**  
Yes

#### The Unit

- Size (sqft)**  
Not Available
- Furnished**  
No
- Appliances**  
Laundry (In Building)  
Fridge / Freezer
- Air Conditioning**  
No
- Personal Outdoor Space**  
Not Included
- Smoking Permitted**  
Yes

#### The Building

- Amenities**  
Elevator in Building

#### Accessibility

- Elevator Accessibility Features**  
Not Included
- Barrier-free Entrances and Ramps**  
Yes
- Visual Aids**  
No
- Accessible Washrooms in Suite**  
No

#### Description

We are doing Virtual Tours Right Now - Sorry for the inconvenience  
Newly renovated one-bedroom suite

Be the first to live in this recently updated suite with new flooring, an upgraded kitchen, and a newly renovated bathroom. Located on Bay Bulls Road with access to transit, all your needs in St. John's are only minutes away.

This Apartment comes with:

- Free Surface Parking
- Secure Entrance
- Card Operated Laundry
- Elevator
- Suites equipped for Bell AliantFibeTV, Internet & Home Phone
- PERKS CARD- for discounts at local retailers

Call John NOW to arrange a viewing 1 (833) 451-7674

\*Photos not of exact unit\*



Home > Real Estate > For Rent > Long Term Rentals > Ad ID 1552598562



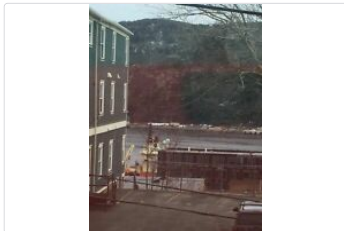
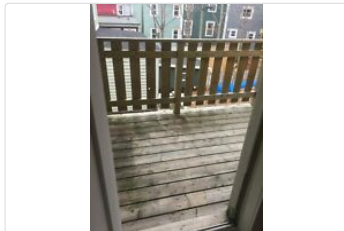

**738.4567**



**140 Gower Street**

- Professional
- On Kijiji since Nov 2013
- 1 listing
- [Visit website](#)

709-738-XXXX [Reveal](#)



+8

### 140(B) Gower Street

**\$1,000.00** No Utilities Included

📍 140 Gower Street, St. John's, NL, A1C 1P1  
Posted a day ago

Apartment | Bedrooms: 2 | Bathrooms: 1

#### Overview

**Utilities Included**

Not Included

**Wi-Fi and More**

Not Included

**Parking Included**

0

**Agreement Type**

1 Year

**Pet Friendly**

No

#### The Unit

**Size (sqft)**

Not Available

**Furnished**

No

**Appliances**

Not Included

**Air Conditioning**

No

**Personal Outdoor Space**

Not Included

**Smoking Permitted**

No

#### The Building

**Amenities**

Not Included

#### Description

Krown Property Management  
140B Gower Street, St. John's

**Available Immediately**

Located in the heart of downtown St. Johns, spacious two-bedroom upper-level apartment available for rent. Overlooking the entire downtown area, the view from this location is phenomenal!

This bright unit features laminate flooring throughout, a kitchen with ample cupboard space, living room, a full bath, storage space, and a private deck. Appliances include a fridge, stove, and dishwasher. Washer/dryer also included.

This location has on-street parking. NO pets.

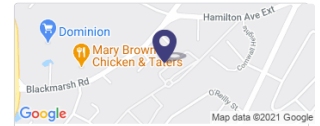
Lease Required  
\$1000.00 P.O.U

If you would like to schedule a viewing, please email [leasing@kpigroup.ca](mailto:leasing@kpigroup.ca) or call 709-738-4567!





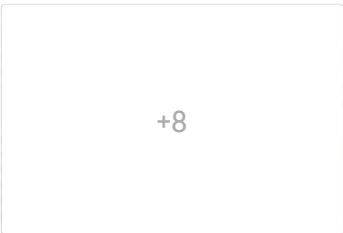
Home > Real Estate > For Rent > Long Term Rentals > Ad ID 1505866480



**Blackshire Court**

- Professional
- On Kijiji since May 2013
- View 2 listings
- Visit website

(833) 258-XXXX [Reveal](#)



**2 Bedroom 175-301 Blackshire Court**

**\$995.00** No Utilities Included

181 Blackmarsh Road, St. John's, NL, A1E 1T1  
Posted about 21 hours ago

Apartment | Bedrooms: 2 | Bathrooms: 1

**Overview**

**Utilities Included**  
Not Included

**Wi-Fi and More**  
Not Included

**Parking Included**  
1

**Agreement Type**  
1 Year

**Pet Friendly**  
No

**The Unit**

**Size (sqft)**  
1,000

**Furnished**  
No

**Appliances**  
Laundry (In Unit)  
Fridge / Freezer

**Air Conditioning**  
No

**Personal Outdoor Space**  
Balcony

**Smoking Permitted**  
Outdoors only

**The Building**

**Amenities**  
Not Included

**Description**

We are doing Virtual Tours Right Now - Sorry for the inconvenience

Available now! -

This is also a 50 complex

Video Link

<https://youtu.be/EfO3Es1PZTQ>

Looking for value?

Unit 173-301 has now gone DOWN in price Now \$995.00 Looking for space and serenity? You've got it here! Inquire today.

At the corner of Blackmarsh Road and Blackler Avenue is Blackshire Court. A perfectly located apartment complex with the advantage of being in a quiet neighbourhood. This roomy 2bedroom apartment is perfect for seniors who wish to be away from the hustle and bussle of downtown. Introduce yourself to this fantastic, open concept 1134 square foot apartment!

Minutes from:

- Dominion and Sobeys
- Mary Brown's and The Big R
- Grocery Stores
- Malls
- Hospitals

Located 5 minutes from the Village and Avalon Malls, this apartment is centrally located in the city with many grocery stores and shops nearby as well as Topsail and Kenmount Road amenities minutes away!

Interested? Call JOHN at 709-699-8707 or email [stjohnsleasing@killamproperties.com](mailto:stjohnsleasing@killamproperties.com)

*(833) 258-9495 BlackshireCourt.Kijiji.Killam@aptleasing.info*

\*Pictures may not be exact



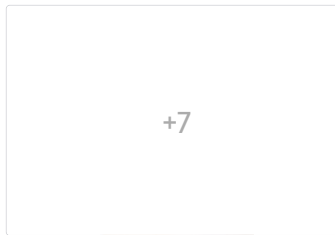
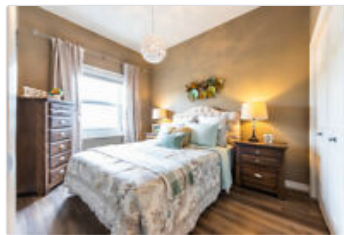
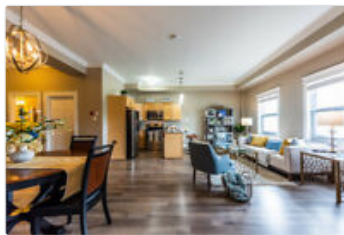
Home > Real Estate > For Rent > Long Term Rentals > Ad ID 1544171694



Park Plaza

- Owner
- 1 listing
- [Visit website](#)

<1 day avg reply | 99% reply rate | 5 yrs on Kijiji



### AVAIL SOON: Various apartments for rent

[Please Contact](#) Some Utilities Included

220 Newfoundland Dr, St. John's, NL A1A 3E9, Canada  
Posted over a month ago

Apartment | Bedrooms: 2 | Bathrooms: 1

Overview The Unit The Building Accessibility

#### Overview

Utilities Included

- × Hydro
- × Heat
- ✓ Water

Wi-Fi and More

Not Included

Parking Included

1

Agreement Type

1 Year

Move-In Date

April 1, 2021

Pet Friendly

Limited

#### The Unit

Size (sqft)

800

Furnished

No

Appliances

Laundry (In Unit)  
Dishwasher  
Fridge / Freezer

Air Conditioning

No

Personal Outdoor Space

Balcony

Smoking Permitted

No

#### The Building

Amenities

Gym  
Storage Space  
Elevator in Building

#### Accessibility

Elevator Accessibility

Features

Wheelchair accessible

Barrier-free Entrances and Ramps

Yes

Visual Aids

No

Accessible Washrooms in Suite

No

Start at 1 BR - \$1,080, 1 BR barrier free - \$1,325 2 BR 2 Bath - \$1,600

Description

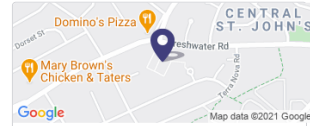
Welcome spring in a charming new apartment...Its time to call PARK PLAZA your home.  
1 Bedroom OR 1 Bedroom plus Den OR 2 Bedroom apartments. BARRIER FREE and SMALL PET FRIENDLY available.  
Beautiful, modern apartments in east end of St. John's: various sizes, layouts and prices.  
Friendly and secure apartment community: Onsite Administrator / Live in superintendent. Maximum fire safety -SPRINKLER SYSTEM in every suite.  
Stainless kitchen appliances; in-suite washer / dryer.  
Stunning views of sunrises or sunsets - your choice! Nearby walking and hiking trails.  
Fitness / Meeting / Social rooms ALL available to tenants. Ample parking and elevators.  
EMAIL rentals@parkplazanl.com OR CALL 709- 325-7275 TODAY  
VISIT OUR WEBSITE FOR MORE DETAILS ON AVAILABILITY.

8,196 visits





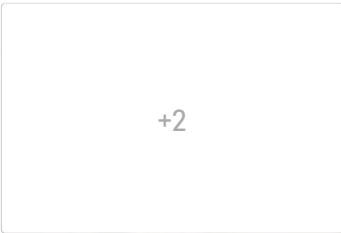
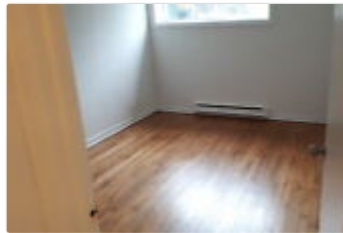
Home > Real Estate > For Rent > Long Term Rentals > Ad ID 1525566314



Freshwater Road Apartments

- Professional
- On Kijiji since May 2013
- View 2 listings
- Visit website

(833) 257-XXXX Reveal



Now Available 1 Bedroom Apartment- Starting at \$855.00

\$855.00 No Utilities Included

279, 285, 293 Freshwater Road, St. John's, NL, A1B 1B5  
Posted about 21 hours ago

Apartment | Bedrooms: 1 | Bathrooms: 1

Additional Options

View Details

Overview

Utilities Included  
Not Included

Wi-Fi and More  
Not Included

Parking Included  
1

Agreement Type  
1 Year

Pet Friendly  
Yes

The Unit

Size (sqft)  
Not Available

Furnished  
No

Appliances  
Laundry (In Building)

Air Conditioning  
No

Personal Outdoor Space  
Balcony

Smoking Permitted  
Outdoors only

The Building

Amenities  
Gym  
Bicycle Parking

Description

We are doing Virtual Tours Right Now - Sorry for the inconvenience  
LIMITED TIME OFFER!  
Apartment 2-209

Freshwater 2-209 - \$855.00

<https://youtu.be/bPjTQ0NOjg>

*Close to:*

- Restaurants (McDonalds, Biggs Sports Grill, Manna's Bakery, and many more!)
- Kelsey Drive shopping
- Hospitals
- Schools (Short walk to Memorial University)

Plus too many others to mention!

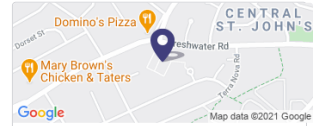
Call John now as this amazing deal won't last long 1(833) 257-6939

 Additional Options

This property offers the following features; please reach out to the poster for more information.

-  Online Application

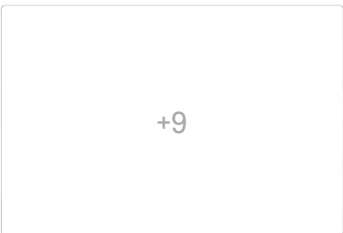
Home > Real Estate > For Rent > Long Term Rentals > Ad ID 1505866473



Freshwater Road Apartments

- Professional
- On Kijiji since May 2013
- View 2 listings
- Visit website

(833) 257-XXXX Reveal



2-103 -We have 2 bedrooms starting at \$865.00

\$865.00 No Utilities Included

279, 285, 293 Freshwater Road, St. John's, NL, A1B 1B5  
Posted about 21 hours ago

Apartment | Bedrooms: 2 | Bathrooms: 1

Overview

- Utilities Included: Not Included
- Wi-Fi and More: Not Included
- Parking Included: 2
- Agreement Type: 1 Year
- Pet Friendly: Yes

The Unit

- Size (sqft): Not Available
- Furnished: Yes
- Appliances: Laundry (In Building)
- Air Conditioning: No
- Personal Outdoor Space: Balcony
- Smoking Permitted: Outdoors only

The Building

- Amenities: Gym, Bicycle Parking

Description

We are doing Virtual Tours Right Now - Sorry for the inconvenience LIMITED TIME OFFER!  
Apartment 2-103 Freshwater Rd

For a limited time, we at Killam are offering lightly furnished, RENOVATED, 2 bedroom units at our Freshwater Road location as a back to school celebration.

This unit comes with desks, a tv stand among other light furnishings, perfect students or young professional who doesn't have time to waste. Not only that, but we have partnered with Bell Aliant to deliver the fastest, most reliable internet on the Avalon Peninsula, your personal Bell representative is on call to find the perfect package for you (at a discount)!

Located less than 1 kilometer from Memorial University, the Avalon Mall, and Kelsey Drive just minutes away, you will not find a better place to call home! With hard-working staff on site 24/7, our tenants enjoy free surface parking and access to laundry facilities!

Just minutes from:

- MUN
- Health Science Center
- The Avalon Mall
- Restaurants (McDonalds, Biggs Sports Grill, Manna's Bakery, and many more!)
- Kelsey Drive shopping
- Hospitals
- Schools

Plus too many others to mention!

If you wish to set up a viewing please email [Freshwater.Kijiji.Killam@aptleasing.info](mailto:Freshwater.Kijiji.Killam@aptleasing.info) or call us Toll Free @ (833) 257-6939

\*Pictures may not be exact





Home > Real Estate > For Rent > Long Term Rentals > Ad ID 1559049241

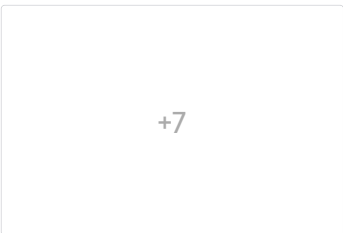
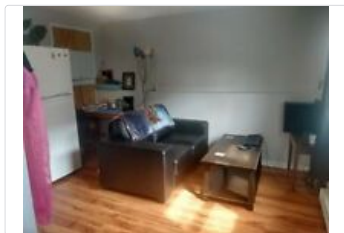


**K** Kijiji user

Owner

1 listing

|                      |                     |                     |
|----------------------|---------------------|---------------------|
| < 6 hrs<br>avg reply | < 75%<br>reply rate | 12 yrs<br>on Kijiji |
|----------------------|---------------------|---------------------|



### One Bedroom Apartment Close to Downtown

**\$650.00** No Utilities Included

A1E1J5, Canada  
Posted about 18 hours ago

Apartment | Bedrooms:1 | Bathrooms:1

#### Overview

**Utilities Included**  
Not Included

**Wi-Fi and More**  
Internet

**Parking Included**  
0

**Agreement Type**  
1 Year

**Move-In Date**  
May 1, 2021

**Pet Friendly**  
Limited

#### The Unit

**Size (sqft)**  
500

**Furnished**  
No

**Appliances**  
Fridge / Freezer

**Air Conditioning**  
No

**Personal Outdoor Space**  
Not Included

**Smoking Permitted**  
No

#### The Building

**Amenities**  
Not Included

#### Description

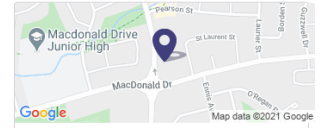
Small one bedroom apartment close to downtown. Across from Victoria Park and close to bus routes, grocery stores, hospital and minutes to downtown. Suitable for one person. On street parking. Internet can be included for an extra \$50/month. \$650/month POU. Sorry there is no washer and dryer or hook

up. Available MAY 1st. Please email for a viewing!

1,595 visits



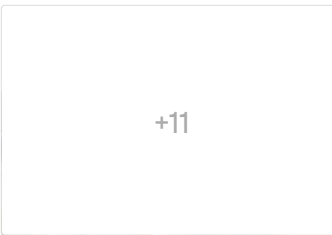
Home > Real Estate > For Rent > Long Term Rentals > Ad ID 1528268365



Torbay Road Apartments

- Professional
- On Kijiji since May 2013
- 1 listing
- [Visit website](#)

(833) 483-XXXX [Reveal](#)



T-112 - Fully Renovated on Torbay Rd - First Month \$99!

**\$1,250.00** No Utilities Included

170 Torbay Road, St. John's, NL, A1A 2H3  
Posted about 21 hours ago

Apartment | Bedrooms: 2 | Bathrooms: 1

Additional Options

[View Details](#)

Overview

- Utilities Included**  
Not Included
- Wi-Fi and More**  
Not Included
- Parking Included**  
1
- Agreement Type**  
1 Year
- Pet Friendly**  
Yes

The Unit

- Size (sqft)**  
Not Available
- Furnished**  
No
- Appliances**  
Laundry (In Building)  
Dishwasher  
Fridge / Freezer
- Air Conditioning**  
No
- Personal Outdoor Space**  
Balcony
- Smoking Permitted**  
Outdoors only

The Building

- Amenities**  
Gym  
Storage Space

## Description

We are doing Virtual Tours Right Now - Sorry for the inconvenience

Fully Renovated with Stainless Steel Appliances. Dishwasher, Microwave, you name it! Exclusive to this unit!

\$1250 POU

Check out the video here!

<https://youtu.be/vdR9itvJ9g>

Current tenants enjoy their own private balconies, free surface parking, and easy access to laundry facilities!

### **NEW IN BUILDING - A Gym - Now Open**

This building has everything!

Just minutes from:

- Elizabeth Avenue, ie. Sobeys, Lawtons, TD Bank
- Fall River Plaza, ie. Wendy's, Booster Juice, Scotiabank
- Tim Hortons, Starbucks, Second Cup
- Walmart, Costco, Dominion
- Stavanger Drive amenities

Too Many to list!

For a limited time, SL-225 has your FIRST MONTH PRICED AT \$99!

That's savings of \$1150!

Inquire NOW because this stunning, brand new unit will not last long.

### Additional Options

This property offers the following features; please reach out to the poster for more information.

 Online Application