



QUALITY APPRAISALS

BRINGING VALUE TO THE MARKETPLACE



Appraisal Report Regarding

84 Rampart Avenue, Whitehorse, YT
NCLTS Development
March 1, 2024

Prepared for:
Northern Community Land Trust Society
c/o Mr. Mark Wickham

Prepared by:
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DIRECT COMPARISON APPROACH



The principle of supply and demand is a key concept in the application of the Direct Comparison Approach. Property prices recorded as sales occur as a result of negotiations between buyers and sellers in the market. Thus, a market analysis is required of the current supply, including existing unsold properties being actively marketed, new inventory as a result of construction or conversions, as well as planned development; and current demand which includes an understanding of the market participants, their preferences, and purchasing power. Other principles of substitution, balance, and externalities also factor into the Direct Comparison Approach.



In the execution of the Direct Comparison Approach, recent comparable sales of similar properties within the Subject Property's market have been researched and dissected into various elements of comparison. Individual property variations may present some nuances among the comparables, however this approach is deemed to best capture the actions of buyers and sellers in the market. Differences in the elements of comparison identified and adjusted for using market evidence include property rights conveyed in the transaction, financing terms, market conditions at the time of the sale, and physical characteristics.



The Direct Comparison Approach relies on the body of market evidence provided by a multitude of recent sales information in the relevant market. All of the comparable sales have been analyzed on a sale price per square foot per unit basis including strata common areas and land, as this approach best describes the actions of vendors and purchasers within the market for residential stratified properties of this size and type within the immediate market.

Comparable Sales

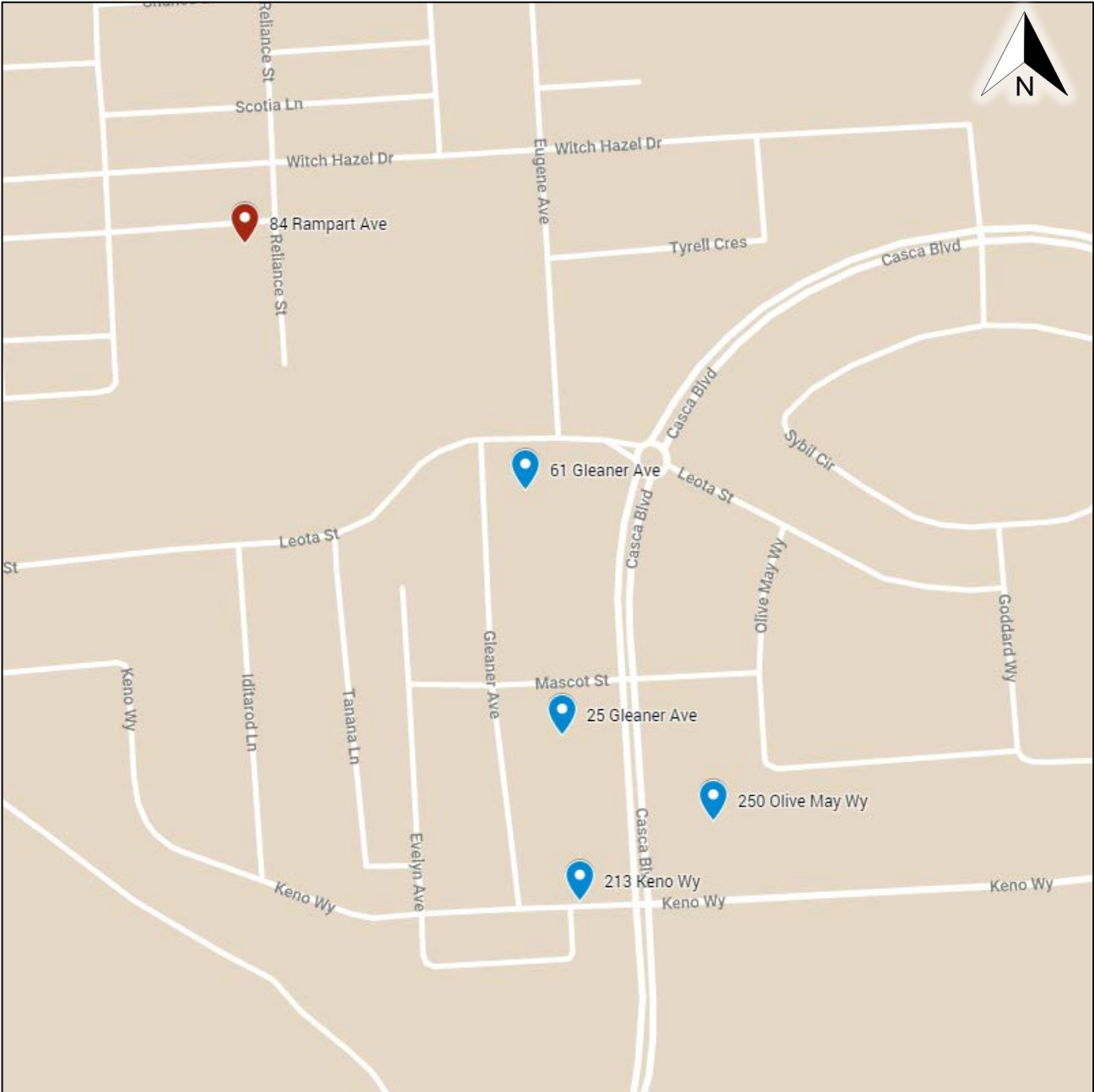
Index #1						
	Unit	Type	Sale Date	Price	Size (sq. ft.)	\$/Sq. Ft.
	 	213	2BR/1B	3/28/2024	\$371,400	940
114		2BR/1B	3/26/2024	\$377,800	940	\$402
210		2BR/1B	3/22/2024	\$381,400	940	\$406
112		2BR/1B	3/5/2024	\$372,400	940	\$396
103		2BR/1B	2/28/2024	\$366,800	940	\$390
109		2BR/1B	2/28/2024	\$368,900	940	\$392
110		2BR/1B	2/13/2024	\$377,800	940	\$402
212		2BR/1B	2/9/2024	\$365,800	940	\$389
209		2BR/1B	2/7/2024	\$375,800	940	\$400
102		2BR/1B	1/22/2024	\$360,900	940	\$384
113		2BR/1B	1/22/2024	\$363,900	940	\$387
202		2BR/1B	12/13/2023	\$357,900	940	\$381
204		2BR/1B	12/12/2023	\$372,000	940	\$396
104		2BR/1B	12/7/2023	\$370,047	940	\$394
201		2BR/1B	11/17/2023	\$363,900	940	\$387
101		2BR/1B	11/10/2023	\$363,900	940	\$387
203		2BR/1B	10/30/2023	\$353,900	940	\$376
Median of All Units				\$368,900	\$940	\$392
Location	250 Olive May Way, Whitehorse, YT					
Property Name	Whitewater Place					
Number of Units	54 units					
Remarks	<p>Whitewater Homes Inc. constructed 56-unit condominium development. All units consist of 940 sq. ft. of living space with 2 bedrooms, 1 bathroom, maple cabinetry, shower/tub combo, living room, dining area and kitchen. In-suite laundry combo with pantry/storage. Front and rear entrance with sun positioning and deck space. 'Super Green' status build with R40 Walls and R80 attics. Each unit has an HRV, hot water tank, quad-pane argon windows, custom blinds and LED lighting throughout. Comes with one electrified parking stall in the front and an exterior 3x3x7 storage area. Stainless steel appliances in the kitchen & stackable washer/dryer with 1 year manufacturer warranty & an additional 2 year extended warranty. Condo fees approximately \$240/month and include insurance, water, sewer, garbage, ground maintenance and snow removal.</p>					

Index #2						
 	Unit	Type	Sale Date	Price	Size (sq. ft.)	\$/Sq. Ft.
	106	2BR/1B	10/12/2023	\$326,000	739	\$441
	215	2BR/1B	8/9/2023	\$338,000	800	\$423
	212	2BR/1B	8/9/2023	\$338,000	800	\$423
	103	2BR/1B	4/21/2023	\$329,000	739	\$445
	216	2BR/1B	4/14/2023	\$344,000	800	\$430
	209	2BR/1B	3/24/2023	\$344,000	800	\$430
	204	2BR/1B	3/21/2023	\$344,000	800	\$430
	114	2BR/1B	3/16/2023	\$329,000	739	\$445
	203	2BR/1B	3/13/2023	\$339,000	800	\$424
	213	2BR/1B	11/30/2022	\$374,000	800	\$468
	116	2BR/1B	9/23/2022	\$364,000	739	\$493
	206	2BR/1B	7/25/2022	\$369,000	800	\$461
	Median of All Units				\$347,750	800
Location	25 Gleaner Avenue, Whitehorse, YT					
Property Name	Silver Flats Phase 2					
Number of Units	32 units					
Remarks	Silver Flats Phase 2 is a new 32-unit condo development in Whistle Bend. There are 32 two-bedroom / one-bathroom units with 100 sq. ft. private deck space. Main floor suites are 739 sq. ft. and second floor suites, 800 sq. ft. Each unit comes with 1 parking stall, in-suite laundry and a storage locker.					

Index #3							
 	Unit	Type	Sale Date	Price	Size (sq. ft.)	\$/Sq. Ft.	
	3301	1BR/1B	3/6/2024	\$339,900	612	\$555	
	3201	1BR/1B	8/1/2023	\$334,900	612	\$547	
	3101	1BR/1B	4/22/2023	\$329,900	612	\$539	
	1101	1BR/1B	2/9/2022	\$299,900	612	\$490	
	3204	1BR/1B	10/6/2023	\$334,900	665	\$504	
	3104	1BR/1B	5/15/2023	\$329,900	665	\$496	
	Median of Small Units				\$332,400	612	\$512
	3302	2BR/2B	3/14/2024	\$449,900	1,088	\$414	
	1102	2BR/2B	5/11/2022	\$429,900	1,088	\$395	
	1202	2BR/2B	5/5/2022	\$439,900	1,088	\$404	
	1302	2BR/2B	4/8/2022	\$449,900	1,088	\$414	
	3103	2BR/2B	11/1/2023	\$439,900	1,184	\$372	
	3303	2BR/2B	8/23/2023	\$459,900	1,184	\$388	
	3203	2BR/2B	6/26/2023	\$449,900	1,184	\$380	
	1203	2BR/2B	5/12/2022	\$449,900	1,184	\$380	
	1103	2BR/2B	2/16/2022	\$439,000	1,184	\$371	
	1303	2BR/2B	2/16/2022	\$459,900	1,184	\$388	
	Median of Large Units				\$449,900	1,184	\$388
	Location	61 Gleaner Avenue, Whitehorse, YT					
Property Name	Pin Cherry Place						
Number of Units	48 units						
Remarks	Pin Cherry Place is a 48-unit condominium development located Whistle Bend Subdivision. Phase 1 consists of 12 units is now complete. Four, 3-storey buildings each containing 12 units are planned for the complex. Each floor will contain two 2-bedroom and two 1-bedroom units, with access from common area hallways. All units have one parking stall included. Located approximately two blocks from Keno Way, the complex will be in close proximity to the Whistle Bend downtown core and neighbourhood plaza. Finishes are average, with vinyl laminate flooring, painted drywall finish, and LED lighting. All units have a private attached patio.						

Index #4									
		Unit	Type	Sale Date	Price	Size (sq. ft.)	\$/Sq. Ft.		
 		209	2BR/1B	2/20/2023	\$359,000	800	\$449		
		204	2BR/1B	7/27/2022	\$369,000	800	\$461		
		118	2BR/1B	5/24/2022	\$354,000	739	\$479		
		107	2BR/1B	5/18/2022	\$364,000	739	\$493		
		206	2BR/1B	5/5/2022	\$374,000	800	\$468		
		120	2BR/1B	4/12/2022	\$354,000	739	\$479		
		208	2BR/1B	3/23/2022	\$364,000	800	\$455		
		109	2BR/1B	3/21/2022	\$349,000	739	\$472		
		103	2BR/1B	3/14/2022	\$349,000	739	\$472		
		102	2BR/1B	3/13/2022	\$349,000	739	\$472		
		116B	2BR/1B	8/11/2021	\$279,000	450	\$620		
		106B	2BR/1B	8/11/2021	\$279,000	450	\$620		
		Median of All Units					\$354,000	\$739	\$472
		Location	213 Keno Way, Whitehorse, YT						
Property Name	Silver Flats Phase 1								
Number of Units	42 units								
Remarks	Silver Flats Phase 1 is a 42-unit condo development in Whistle Bend. There are 38 two-bedroom, one-bathroom units, each with 100 sq. ft. private deck space. Main floor suites are 739 sq. ft. and second floor suites, 800 sq. ft. Each unit comes with 1 parking stall, in-suite laundry and a storage locker.								

COMPARABLE IMPROVED SALES MAP



Whitehorse, YT

The comparable sales have been summarized as follows:

SUMMARY OF COMPARABLE SALES					
Comp	Development Name	Units	Unit Size Range (Sq. Ft.)	Med. Unit Size (Sq. Ft.)	Med Rate/Sq. Ft.
1	250 Olive May Way, Whitehorse	54	\$ 368,900	940	\$ 395
2	25 Gleaner Avenue, Whitehorse	32	\$ 341,500	800	\$ 430
3	61 Gleaner Avenue, Whitehorse	48	\$ 332,400	639	\$ 518
4	213 Keno Way, Whitehorse	42	\$ 354,000	739	\$ 476
Median		42	\$ 341,500	739	\$ 449

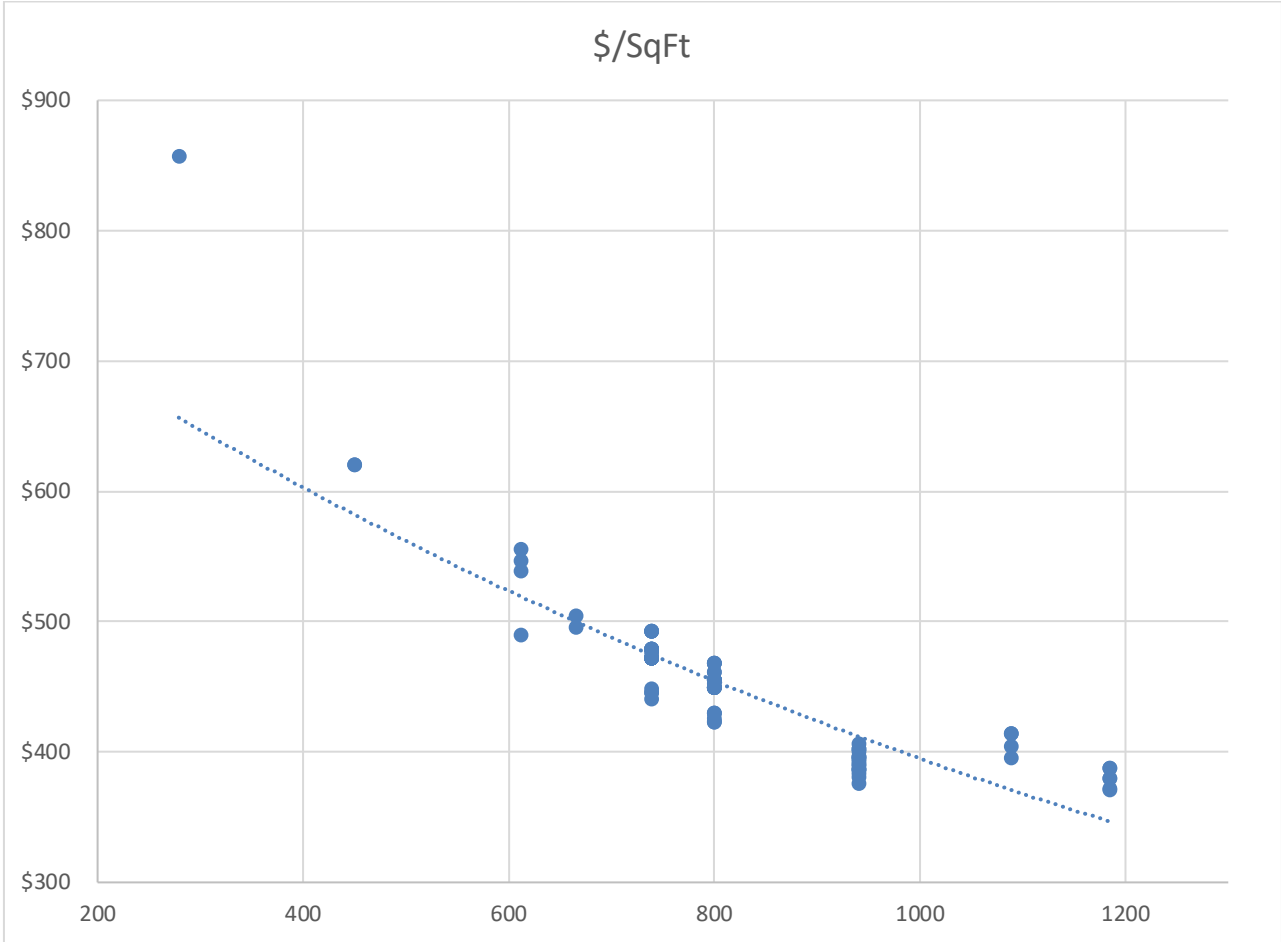
The comparable sales ranged in size from 463 sq. ft. to 1,184 sq. ft. and took place between August 2021 and March 2024. The sale prices, when calculated on a per square foot of building including land basis, ranged from a low of \$371.00/sq. ft. to a high of \$620.00/sq. ft. with a median rate of \$449.00/sq. ft.

The Subject Property is located on a site measuring approximately 69,901 sq. ft. / 1.605 acres in size, with unit sizes ranging from 441 sq. ft. to 1,117 sq. ft, with a median size of 535 sq. ft. All of the comparable sales took place within the Subject Property's immediate neighbourhood and are direct competitors in the market.

The Subject Property is generally higher end than the average development, with good quality interior and exterior finishes. The Subject Property will also have substantially superior landscaping and exterior common areas than most developments. The layout of the Subject Property may also result in additional marketability, justifying higher prices overall.

A significant consideration is the total square footage of the Subject Property units and the comparable units. Price per square foot of residential condominium units can vary significantly based on the total square footage of the unit. Smaller units are observed to sell for significantly higher rates per square foot than larger units with similar finishes, location, and building amenities. The price per square foot of the comparable sales has been plotted on the following graph.

Whistle Bend Condo Size vs. Price per Square Foot



With consideration of the location, size of units, and other amenities, the comparable properties have been analyzed further, and a discussion of the comparison of each sale in relation to the Subject Property follows.

Sale 1 These sales have similar location, inferior exterior finishes, significantly inferior interior finishes, inferior landscaping and outdoor common areas, similar parking, similar storage. The median unit size is larger than that of the market, resulting in a lower price per square foot, all other things being equal. Overall, the Subject Property base rate should fall above these sales' median rate.

Sale 2 These sales have similar location, similar exterior finishes, inferior interior finishes, inferior landscaping and outdoor common areas, similar parking, and similar storage. The median unit size is larger than that of the market, resulting in a lower price per square foot, all other things being equal. Overall, the Subject Property base rate should fall above these sales' median rate.

Sale 3 These sales have similar location, similar exterior finishes, similar interior finishes, inferior landscaping and outdoor common areas, similar parking, and superior storage. The median unit size is smaller than that of the market, resulting in a higher price per square foot, all other things being equal. Overall, the Subject Property base rate should fall around this sales' small units' median rate.

Sale 4 These sales have similar location, similar exterior finishes, inferior interior finishes, inferior landscaping and outdoor common areas, similar parking, and similar storage. The median unit size is at the market median, resulting in a marginal impact on price due to size. Overall, the Subject Property base rate should fall above these sales' median rate.

Therefore, after careful consideration, a rate of \$500.00 per square foot per unit basis including strata common areas and land is deemed appropriate to be applied as the base rate of the Subject Property's improvements. The base rate is based on the median size unit for the market, or 729 sq. ft. Adjustment for size have been made to reflect price changes due to larger or smaller size. The Current Market Value of the Subject Property, as estimated by the Direct Comparison Approach, has been calculated as follows.

	Unit	Size	Sq. Ft. Rate	Market Value
BUILDING A	<i>Proposed Unit 101</i>	790	\$500	= \$395,000
	<i>Proposed Unit 102</i>	758	\$500	= \$379,000
	<i>Proposed Unit 103</i>	796	\$500	= \$398,000
	<i>Proposed Unit 104</i>	776	\$500	= \$388,000
	<i>Proposed Unit 105</i>	544	\$580	= \$316,000
	<i>Proposed Unit 106</i>	551	\$580	= \$320,000
	<i>Proposed Unit 107</i>	559	\$580	= \$325,000
	<i>Proposed Unit 108</i>	539	\$580	= \$313,000
	<i>Proposed Unit 109</i>	613	\$570	= \$350,000
	<i>Proposed Unit 110</i>	577	\$580	= \$335,000
	<i>Proposed Unit 111</i>	883	\$480	= \$424,000
	<i>Proposed Unit 112</i>	441	\$600	= \$265,000
	<i>Proposed Unit 113</i>	876	\$480	= \$421,000
	<i>Proposed Unit 114</i>	1117	\$440	= \$492,000
	<i>Proposed Unit 115</i>	1116	\$440	= \$492,000
	<i>Proposed Unit 116</i>	876	\$480	= \$421,000
	<i>Proposed Unit 117</i>	441	\$600	= \$265,000
	<i>Proposed Unit 118</i>	883	\$480	= \$424,000
	<i>Proposed Unit 119</i>	536	\$580	= \$311,000
	<i>Proposed Unit 120</i>	575	\$580	= \$334,000
BUILDING B	<i>Proposed Unit 201</i>	575	\$580	= \$334,000
	<i>Proposed Unit 202</i>	536	\$580	= \$311,000
	<i>Proposed Unit 203</i>	883	\$480	= \$424,000
	<i>Proposed Unit 204</i>	442	\$600	= \$266,000
	<i>Proposed Unit 205</i>	876	\$480	= \$421,000
	<i>Proposed Unit 206</i>	1117	\$440	= \$492,000
	<i>Proposed Unit 207</i>	1117	\$440	= \$492,000
	<i>Proposed Unit 208</i>	876	\$480	= \$421,000
	<i>Proposed Unit 209</i>	442	\$600	= \$266,000
	<i>Proposed Unit 210</i>	883	\$480	= \$424,000
	<i>Proposed Unit 211</i>	553	\$580	= \$321,000
	<i>Proposed Unit 212</i>	593	\$580	= \$344,000

ASSUMPTIONS, LIMITING CONDITIONS, DISCLAIMERS AND LIMITATIONS OF LIABILITY

The certification that appears in this report is subject to compliance with the Personal Information and Electronics Documents Act (PIPEDA), Canadian Uniform Standards of Professional Appraisal Practice (“CUSPAP”) and the following conditions:

1. This report is prepared only for the client and authorized users specifically identified in this report and only for the specific use identified herein. No other person may rely on this report or any part of this report without first obtaining consent from the client and written authorization from the authors. Liability is expressly denied to any other person and, accordingly, no responsibility is accepted for any damage suffered by any other person as a result of decisions made or actions taken based on this report. Liability is expressly denied for any unauthorized user or for anyone who uses this report for any use not specifically identified in this report. Payment of the appraisal fee has no effect on liability. Reliance on this report without authorization or for an unauthorized use is unreasonable.
2. Because market conditions, including economic, social and political factors, may change rapidly and, on occasion, without warning, this report cannot be relied upon as of any date other than the effective date specified in this report unless specifically authorized by the author(s).
3. The author will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The property is appraised on the basis of it being under responsible ownership. No registry office search has been performed and the author assumes that the title is good and marketable and free and clear of all encumbrances. Matters of a legal nature, including confirming who holds legal title to the appraised property or any portion of the appraised property, are outside the scope of work and expertise of the appraiser. Any information regarding the identity of a property’s owner or identifying the property owned by the listed client and/or applicant provided by the appraiser is for informational purposes only and any reliance on such information is unreasonable. Any information provided by the appraiser does not constitute any title confirmation. Any information provided does not negate the need to retain a real estate lawyer, surveyor or other appropriate experts to verify matters of ownership and/or title.
4. Verification of compliance with governmental regulations, bylaws or statutes is outside the scope of work and expertise of the appraiser. Any information provided by the appraiser is for informational purposes only and any reliance is unreasonable. Any information provided by the appraiser does not negate the need to retain an appropriately qualified professional to determine government regulation compliance.
5. No survey of the property has been made. Any sketch in this report shows approximate dimensions and is included only to assist the reader of this report in visualizing the property. It is unreasonable to rely on this report as an alternative to a survey, and an accredited surveyor ought to be retained for such matters.
6. This report is completed on the basis that testimony or appearance in court concerning this report is not required unless specific arrangements to do so have been made beforehand. Such arrangements will include, but not necessarily be limited to: adequate time to review the report and related data, and the provision of appropriate compensation.
7. Unless otherwise stated in this report, the author has no knowledge of any hidden or unapparent conditions (including, but not limited to: its soils, physical structure, mechanical or other operating systems, foundation, etc.) of/on the subject property or of/on a neighbouring property that could affect the value of the subject property. It has been assumed that there are no such conditions. Any such conditions that were visibly apparent at the time of inspection or that became apparent during the normal research involved in completing the report have been noted in the report. This report should not be construed as an environmental audit or detailed property condition report, as such reporting is beyond the scope of this report and/or the qualifications of the author. The author makes no guarantees or warranties, express or implied, regarding the condition of the property, and will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. The bearing capacity of the soil is assumed to be adequate.

8. The author is not qualified to comment on detrimental environmental, chemical or biological conditions that may affect the market value of the property appraised, including but not limited to pollution or contamination of land, buildings, water, groundwater or air which may include but are not limited to moulds and mildews or the conditions that may give rise to either. Any such conditions that were visibly apparent at the time of inspection or that became apparent during the normal research involved in completing the report have been noted in the report. It is an assumption of this report that the property complies with all regulatory requirements concerning environmental, chemical and biological matters, and it is assumed that the property is free of any detrimental environmental, chemical legal and biological conditions that may affect the market value of the property appraised. If a party relying on this report requires information about or an assessment of detrimental environmental, chemical or biological conditions that may impact the value conclusion herein, that party is advised to retain an expert qualified in such matters. The author expressly denies any legal liability related to the effect of detrimental environmental, chemical or biological matters on the market value of the property.
9. The analyses set out in this report relied on written and verbal information obtained from a variety of sources the author considered reliable. Unless otherwise stated herein, the author did not verify client-supplied information, which the author believed to be correct.
10. The term "inspection" refers to observation only as defined by CUSPAP and reporting of the general material finishing and conditions observed for the purposes of a standard appraisal inspection. The inspection scope of work includes the identification of marketable characteristics/amenities offered for comparison and valuation purposes only.
11. The opinions of value and other conclusions contained herein assume satisfactory completion of any work remaining to be completed in a good and workmanlike manner. Further inspection may be required to confirm completion of such work. The author has not confirmed that all mandatory building inspections have been completed to date, nor has the availability/issuance of an occupancy permit been confirmed. The author has not evaluated the quality of construction, workmanship or materials. It should be clearly understood that this visual inspection does not imply compliance with any building code requirements as this is beyond the professional expertise of the author.
12. The contents of this report are confidential and will not be disclosed by the author to any party except as provided for by the provisions of the CUSPAP and/or when properly entered into evidence of a duly qualified judicial or quasi-judicial body. The author acknowledges that the information collected herein is personal and confidential and shall not use or disclose the contents of this report except as provided for in the provisions of the CUSPAP and in accordance with the author's privacy policy. The client agrees that in accepting this report, it shall maintain the confidentiality and privacy of any personal information contained herein and shall comply in all material respects with the contents of the author's privacy policy and in accordance with the PIPEDA.
13. The author has agreed to enter into the assignment as requested by the client named in this report for the use specified by the client, which is stated in this report. The client has agreed that the performance of this report and the format are appropriate for the intended use.
14. This report, its content and all attachments/addendums and their content are the property of the author. The client, authorized users and any appraisal facilitator are prohibited, strictly forbidden, and no permission is expressly or implicitly granted or deemed to be granted, to modify, alter, merge, publish (in whole or in part) screen scrape, database scrape, exploit, reproduce, decompile, reassemble or participate in any other activity intended to separate, collect, store, reorganize, scan, copy, manipulate electronically, digitally, manually or by any other means whatsoever this appraisal report, addendum, all attachments and the data contained within for any commercial, or other, use.
15. If transmitted electronically, this report will have been digitally signed and secured with personal passwords to lock the appraisal file. Due to the possibility of digital modification, only originally signed reports and those reports sent directly by the author can be reasonably relied upon.

16. Where the intended use of this report is for financing or mortgage lending or mortgage insurance, it is a condition of reliance on this report that the authorized user has or will conduct lending, underwriting and insurance underwriting and rigorous due diligence in accordance with the standards of a reasonable and prudent lender or insurer, including but not limited to ensuring the borrower's demonstrated willingness and capacity to service his/her debt obligations on a timely basis, and to conduct loan underwriting or insuring due diligence similar to the standards set out by the Office of the Superintendent of Financial Institutions (OSFI), even when not otherwise required by law. Liability is expressly denied to those that do not meet this condition. Any reliance on this report without satisfaction of this condition is unreasonable.
17. As of the date of this report Canada and the Global Community is experiencing unprecedented measures undertaken by various levels of government to curtail health related impacts of the Covid-19 Pandemic. The duration of this event is not known. While there is potential for negative impact with respect to micro and macro-economic sectors, as well as upon various real estate markets, it is not possible to predict such impact at present, or the impact of current and future government countermeasures. There is some risk that the Covid-19 Pandemic increases the likelihood of a global recession, however without knowledge of further anticipated government countermeasures at the national and global levels it is not possible to predict any impact at this point in time. Accordingly, this point-in-time valuation assumes the continuation of current market conditions, and that current longer-term market conditions remain unchanged. Given the market uncertainties of the Covid-19 pandemic, a force majeure event, we reserve the right to revise the value estimation set out in this report for a fee, with an update appraisal report under a separate appraisal engagement, incorporating market information available at that time.

CERTIFICATION

For the property identified as:

84 Rampart Avenue, Whitehorse, YT Y1A 0N7; Lot 1096 Whistle Bend, Whitehorse, YT, Plan No. 100043008

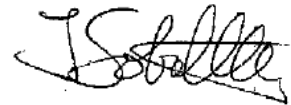
I certify that, to the best of my knowledge and belief that:

1. *The statements of fact contained in this report are true and correct;*
2. *The reported analyses, opinions and conclusions are limited only by the reported Assumptions, Limiting Conditions, Hypothetical Conditions and Extraordinary Assumptions, and are my impartial and unbiased professional analyses, opinions and conclusions;*
3. *I have no past, present or prospective interest in the property that is the subject of this report and no personal and/or professional interest or conflict with respect to the parties involved with this assignment.*
4. *I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment;*
5. *My engagement in and compensation is not contingent upon developing or reporting predetermined results, the amount of value estimate, a conclusion favouring the client, or the occurrence of a subsequent event.*
6. *My analyses, opinions and conclusions were developed, and this report has been prepared, in conformity with the CUSPAP.*
7. *I have the knowledge and experience to complete this assignment competently, and where applicable this report is co-signed in compliance with CUSPAP;*
8. *Except as herein disclosed, no one has provided significant professional assistance to the person(s) signing this report;*
9. *As of the date of this report the undersigned has fulfilled the requirements of the AIC's Continuing Professional Development Program;*
10. *The undersigned is (are all) members in good standing of the Appraisal Institute of Canada.*

An Extraordinary Assumption has been made in order to reflect the fact that the Hypothetical Current Market Value Estimate contained within this report is based on the Hypothetical Condition that the proposed building improvements have been fully constructed as described within this report. Should the proposed building improvements not be completed or change in character, design or configuration, the value estimate contained herein may be subject to change.



Manuel Kennedy-Kuiper, *B.Comm*
AIC Candidate Member
AIC Candidate Member # 914609
The Appraiser and Author of this Report



Jonathan Sobottka, *BA, P. App, AACI*
Principal
AIC Member # 905421
Co-signing Appraiser