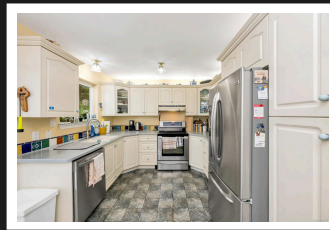




## 531 Arbutus Ave



Gorgeous Ocean Views in Maple Bay! This 3-bedroom, 2-bathroom home on ½ acre is perched on a hill, offering an incredible view of the bay and surrounded by mature trees for added privacy. The spacious living areas provide access to a large deck with breathtaking views and possible hot tub. The cozy living room, featuring a fireplace, flows seamlessly into the dining room. The kitchen offers ample cabinetry and stainless-steel appliances. On the main floor, you'll find two bedrooms, a 4-piece bathroom, and a laundry room. Upstairs, the expansive primary suite includes a walk-in closet, a 5-piece ensuite with a soaker tub and decorative windows, and a sunroom with skylights and large windows to highlight the ocean view. There is a workshop area for your projects! The wooded yard offers several serene spots to relax and enjoy summer evenings immersed in nature, with nice water features. Don't miss out on this private oasis!



Priced at  
**\$1,030,000**

Area	Duncan
Bedrooms	3
Bathrooms	2
Lot Size	0.5 acre
Floor Space	1893 Sq Ft

Age	1994
Taxes	\$5,798 (2024)
MLS#	984771
Parking	

**Paul Tedrick**  
Pemberton Holmes - Duncan



(250) 216-6020  
paul@paultedrick.ca

23 Queens Road  
Duncan, V9L 2W1

## Table of Contents

Brochure  
Feature Sheet  
Title  
Property Disclosure  
Floor Plans  
Property Highlights  
Property Report  
Zoning Map  
Zoning Bylaws  
BC Assessment  
Property Assessment  
North Cowichan Building File Documents

The information and documentation included in this package was gathered from assumed reliable sources, but should not be relied upon without further independent investigation and verification.



paul@paultedrick.ca  
paultedrick.ca  
250-216-6020



# Property One Page Resi Agent

**531 Arbutus Ave Duncan BC V9L 5X6**  
 MLS® No: **984771** **\$1,030,000** **Active**



Open House Saturday, January 25th, from 1:00 PM to 3:00 PM: Gorgeous Ocean Views in Maple Bay! This 3-bedroom, 2-bathroom home on 1/2 acre is perched on a hill, offering an incredible view of the bay and surrounded by mature trees for added privacy. The spacious living areas provide access to a large deck with breathtaking views and possible hot tub. The cozy living room, featuring a fireplace, flows seamlessly into the dining room. The kitchen offers ample cabinetry and stainless-steel appliances. On the main floor, you'll find two bedrooms, a 4-piece bathroom, and a laundry room. Upstairs, the expansive primary suite includes a walk-in closet, a 5-piece ensuite with a soaker tub and decorative windows, and a sunroom with skylights and large windows to highlight the ocean view. There is a workshop area for your projects! The wooded yard offers several serene spots to relax and enjoy summer evenings immersed in nature, with nice water features. Don't miss out on this private oasis!

Room	Level	Dims/Pieces
Workshop (Unfin)	Lower	6'1x13'7
Bathroom	Main	4-Piece
Bedroom	Main	11'0x11'4
Bedroom	Main	9'10x9'10
Dining Room	Main	12'6x10'1
Entrance	Main	15'10x8'5
Kitchen	Main	15'0x10'6
Laundry	Main	11'7x10'10
Living Room	Main	18'2x13'8
Bedroom - Primary	Second	17'11x15'9
Ensuite	Second	5-Piece
Sunroom	Second	18'8x6'0
Walk-in Closet	Second	7'1x8'9

MLS® No: **984771** List Price: **\$1,030,000**  
 Status: **Active** Orig Price: **\$1,030,000**  
 Area: **Duncan** Sub Area: **Du East**  
**Duncan**  
 DOM: **0** Sold Price:  
 Sub Type: **Single Family Detached**  
 Pend Date: Title: **Freehold**

## Interior

Beds: **3** Baths: **2** Kitchens: **1** Fireplaces: **1** Storeys:  
 FinSqFt Total: **1,893** UnFin SqFt: **1,201** Basement: **No** Addl Accom: Laundry: **In Unit**  
 SqFt Total: **3,094** Layout: **Main Level Entry with Upper Level(s)** Appl Incl: **Dryer, F/S/W/D, Hot Tub**  
 Heating: **Forced Air, Heat Pump** Cooling: **Other**  
 Intr Ftrs:

## Exterior/Building

Built (Est): **1994** Front Faces: **Northeast** Storeys: Bldg Warranty:  
 Construction: **Frame Wood, Insulation: Ceiling,** Foundation: **Poured Concrete** Roof: **Fibreglass Shingle**  
**Insulation: Walls**  
 Lgl NC Use: Access: **Road: Paved** Bldg Style:  
 Exterior Ftrs: **Balcony/Deck, Balcony/Patio, Garden**

## Lot

Lot SqFt: **21,780** Lot Acres: **0.50** Dimensions: Shape:  
 Park Type: **Additional,** Park Spcs: **5** View: **Mountain(s), Ocean** Waterfront: Water: **Municipal**  
**Garage Double, RV Access/Parking**  
 Carport Spcs: **0** Garage Spcs: **2** Services:  
 Sewer: **Septic System** Restrictions: **Easy Access, Marina Nearby, Private, Quiet Area, Sloping, In Wooded Area**

## Legal/Public Records

Assessed: **\$1,069,000** Assess Yr: **2025** Taxes: **\$5,798** Tax Year: **2024**  
 PID: **002-907-267** Roll No: **9225000** Zoning: **R1** Zone Desc: **Residential**  
 Plan Number: Lot: Block: District Lot: Land District:  
 Legal Description: **Lot 2, Section 9, Range 6, Comiakén District, Plan VIP25351**

## Licensee/Agency Information

**Licensee Name** **Phone** **Brokerage** **Awd Split**  
 List: **Paul Tedrick** **250-216-6020** **Pemberton Holmes Ltd. (Dun)**  
 Appt Ph: **Lckbx Loc: front door** **Solicitation OK?: No** **Brok Fee: 3% 100K/1.5% bal**  
 Licensee Notes:  
 Agent Info: **Information Package Available**  
 Showing Instructions: **Appts by Touchbase, Lockbox**  
 \*Personal Real Estate Corporation

**TITLE SEARCH PRINT**

2024-10-10, 16:54:15

File Reference:

Requestor: Paul Tedrick

**\*\*CURRENT INFORMATION ONLY - NO CANCELLED INFORMATION SHOWN\*\***

**Land Title District**

Land Title Office

VICTORIA

VICTORIA

**Title Number**

From Title Number

CA1900192

EB50732

**Application Received**

2011-02-11

**Application Entered**

2011-02-15

**Registered Owner in Fee Simple**

Registered Owner/Mailing Address:



**Taxation Authority**

North Cowichan, The Corporation of the District of

**Description of Land**

Parcel Identifier:

002-907-267

Legal Description:

LOT 2, SECTION 9, RANGE 6, COMIAKEN DISTRICT, PLAN 25351

**Legal Notations**

HERETO IS ANNEXED EASEMENT FB223591 OVER THAT PART OF STRATA LOT 1, STRATA PLAN VIS6688 AND THE COMMON PROPERTY OF STRATA PLAN VIS6688 AS SHOWN ON PLAN VIP85863

**Charges, Liens and Interests**

Nature:

EXCEPTIONS AND RESERVATIONS

Registration Number:

M76300

Registered Owner:

ESQUIMALT AND NANAIMO RAILWAY COMPANY

Remarks:

INTER ALIA

AFB 9.693.7434A; DD 13817; 86609G; SECTION 172(3); FOR ACTUAL DATE AND TIME OF REGISTRATION SEE ORIGINAL GRANT FROM E & N RAILWAY COMPANY FOR ACTUAL DATE AND TIME OF REGISTRATION SEE ORIGINAL GRANT FROM E & N RAILWAY COMPANY

**TITLE SEARCH PRINT**

2024-10-10, 16:54:15  
Requestor: Paul Tedrick

File Reference:

Nature:	MORTGAGE
Registration Number:	CA1900193
Registration Date and Time:	2011-02-11 12:54
Registered Owner:	HOME EQUITY MORTGAGE CORPORATION INCORPORATION NO. A57412

**Duplicate Infeasible Title** NONE OUTSTANDING

**Transfers** NONE

**Pending Applications** NONE

PARCEL INFORMATION & MISCELLANEOUS NOTES PRINT

2024-10-10, 16:54:15

File Reference:

Requestor: Paul Tedrick

PARCEL IDENTIFIER (PID): 002-907-267

SHORT LEGAL DESCRIPTION:S/25351/////2

MARG:

TAXATION AUTHORITY:

1 North Cowichan, The Corporation of the District of

FULL LEGAL DESCRIPTION: CURRENT

LOT 2, SECTION 9, RANGE 6, COMIAKEN DISTRICT, PLAN 25351

MISCELLANEOUS NOTES:

ASSOCIATED PLAN NUMBERS:

SUBDIVISION PLAN VIP25351

AFB/IFB: MN: N PE: 0 SL: 1 TI: 1

# INFORMATION ABOUT THE PROPERTY DISCLOSURE STATEMENT

## RESIDENTIAL

THIS INFORMATION IS INCLUDED FOR THE ASSISTANCE OF THE PARTIES ONLY. IT DOES NOT FORM PART OF THE PROPERTY DISCLOSURE STATEMENT.

### EFFECT OF THE PROPERTY DISCLOSURE STATEMENT

The Property Disclosure Statement will not form part of the Contract of Purchase and Sale unless so agreed by the buyer and the seller. This can be accomplished by inserting the following wording in the Contract of Purchase and Sale:

"The attached Property Disclosure Statement dated (date)  
is incorporated into and forms part of this contract."



### ANSWERS MUST BE COMPLETE AND ACCURATE

The Property Disclosure Statement is designed, in part, to protect the seller by establishing that all relevant information concerning the premises has been provided to the buyer. It is important that the seller not answer "do not know" or "does not apply" if, in fact, the seller knows the answer. An answer must provide all relevant information known to the seller. In deciding what requires disclosure, the seller should consider whether the seller would want the information if the seller was a potential buyer of the premises.

### BUYER MUST STILL MAKE THE BUYER'S OWN INQUIRIES

The buyer must still make the buyer's own inquiries after receiving the Property Disclosure Statement. Each question and answer must be considered, keeping in mind that the seller's knowledge of the premises may be incomplete. Additional information can be requested from the seller or from an independent source such as the Municipality or Regional District. The buyer can hire an independent, licensed inspector or other professional to examine the premises and/or improvements to determine whether defects exist and to provide an estimate of the cost of repairing problems that have been identified on the Property Disclosure Statement or on an inspection report.

### FOUR IMPORTANT CONSIDERATIONS

1. The seller is legally responsible for the accuracy of the information which appears on the Property Disclosure Statement. Not only must the answers be correct, but they must be complete. The buyer will rely on this information when the buyer contracts to purchase the premises. Even if the Property Disclosure Statement is not incorporated into the Contract of Purchase and Sale, the seller will still be responsible for the accuracy of the information on the Property Disclosure Statement if it caused the buyer to agree to buy the property.
2. The buyer must still make the buyer's own inquiries concerning the premises in addition to reviewing a Property Disclosure Statement, recognizing that, in some cases, it may not be possible to claim against the seller, if the seller cannot be found or is insolvent.
3. Anyone who is assisting the seller to complete a Property Disclosure Statement should take care to see that the seller understands each question and that the seller's answer is complete. It is recommended that the seller complete the Property Disclosure Statement in the seller's own writing to avoid any misunderstanding.
4. If any party to the transaction does not understand the English language, consider obtaining competent translation assistance to avoid any misunderstanding.



Date of disclosure: October 11 2024

The following is a statement made by the Seller concerning the premises located at:

**ADDRESS:** 531 Arbutus Ave Duncan

V9L 5X6 (the "Premises")

THE SELLER IS RESPONSIBLE for the accuracy of the answers on this Property Disclosure Statement and where uncertain should reply "Do Not Know." This Property Disclosure Statement constitutes a representation under any Contract of Purchase and Sale if so agreed, in writing, by the Seller and the Buyer.	THE SELLER SHOULD INITIAL THE APPROPRIATE REPLIES.			
	YES	NO	DO NOT KNOW	DOES NOT APPLY

**1. LAND**

A. Are you aware of any encroachments, unregistered easements or unregistered rights-of-way?		B.		
B. Are you aware of any existing tenancies, written or oral?		B.		
C. Are you aware of any past or present underground oil storage tank(s) on the Premises?		B.		
D. Is there a survey certificate available?			B.	
E. Are you aware of any current or pending local improvement levies/charges?		B.		
F. Have you received any other notice or claim affecting the Premises from any person or public body?		B.		

**2. SERVICES**

A. Please indicate the water system(s) the Premises use: <input checked="" type="checkbox"/> A water provider supplies my water (e.g., local government, private utility) <input type="checkbox"/> I have a private groundwater system (e.g., well) <input type="checkbox"/> Water is diverted from a surface water source (e.g., creek or lake) <input type="checkbox"/> Not connected Other _____				
B. If you indicated in 2.A. that the Premises have a private groundwater or private surface water system, you may require a water licence issued by the provincial government.				
(i) Do you have a water licence for the Premises already?				B.
(ii) Have you applied for a water licence and are awaiting response?		B.		
C. Are you aware of any problems with the water system?		B.		
D. Are records available regarding the quality of the water available (such as geochemistry and bacteriological quality, water treatment installation/maintenance records)?			B.	

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BUYER'S INITIALS

B.	OS	
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SELLER'S INITIALS



DATE OF DISCLOSURE

ADDRESS: 531 Arbutus Ave Duncan

V9L 5X6

2. SERVICES (continued)	YES	NO	DO NOT KNOW	DOES NOT APPLY
E. Are records available regarding the quantity of the water available (such as pumping test or flow tests)?		B		
F. Indicate the sanitary sewer system the Premises are connected to: <input type="checkbox"/> Municipal <input type="checkbox"/> Community <input checked="" type="checkbox"/> Septic <input type="checkbox"/> Lagoon <input type="checkbox"/> Not Connected Other _____				
G. Are you aware of any problems with the sanitary sewer system?		B.		
H. Are there any current service contracts; (i.e., septic removal or maintenance)?		B.		
I. If the system is septic or lagoon and installed after May 31, 2005, are maintenance records available?				B.

3. BUILDING

A. To the best of your knowledge, are the exterior walls insulated?	B.			
B. To the best of your knowledge, is the ceiling insulated?	B.			
C. To the best of your knowledge, have the Premises ever contained any asbestos products?		B.		
D. Has a final building inspection been approved or a final occupancy permit been obtained?	B.			
E. Has the fireplace, fireplace insert, or wood stove installation been approved: (i) <input checked="" type="checkbox"/> by local authorities? (ii) <input type="checkbox"/> by a WETT certified inspector?	B.			
F. Are you aware of any infestation or unrepaired damage by insects, rodents or bats?		B.		
G. Are you aware of any structural problems with any of the buildings?		B.		
H. Are you aware of any additions or alterations made in the last 60 days?		B.		
I. Are you aware of any additions or alterations made without a required permit and final inspection; e.g., building, electrical, gas, etc.?		B.		
J. Are you aware of any problems with the heating and/or central air conditioning system?		B.		
K. Are you aware of any moisture and/or water problems in the walls, basement or crawl space?		B.		
L. Are you aware of any damage due to wind, fire or water?		B.		

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BUYER'S INITIALS

B	AS	
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SELLER'S INITIALS

DATE OF DISCLOSURE

ADDRESS: 531 Arbutus Ave Duncan

V9L 5X6

3. BUILDING (continued)	YES	NO	DO NOT KNOW	DOES NOT APPLY
M. Are you aware of any roof leakage or unrepaired roof damage? (Age of roof if known: <u>New</u> years) <u>2024</u>		<input checked="" type="checkbox"/>		
N. Are you aware of any problems with the electrical or gas system?		<input checked="" type="checkbox"/>		
O. Are you aware of any problems with the plumbing system?		<input checked="" type="checkbox"/>		
P. Are you aware of any problems with the swimming pool and/or hot tub?		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Q. Do the Premises contain unauthorized accommodation?		<input checked="" type="checkbox"/>		
R. Are there any equipment leases or service contracts; e.g., security systems, water purification, etc.?		<input checked="" type="checkbox"/>		
S. Were these Premises constructed by an "owner builder," as defined in the <i>Homeowner Protection Act</i> , within the last 10 years? (If so, attach required Owner Builder Disclosure Notice.)		<input checked="" type="checkbox"/>		
T. Are these Premises covered by home warranty insurance under the <i>Homeowner Protection Act</i> ?		<input checked="" type="checkbox"/>		
U. Is there a current "EnerGuide for Houses" rating number available for these premises? (i) If yes, what is the rating number? _____ (ii) When was the energy assessment report prepared? _____ (DD/MM/YYYY)		<input checked="" type="checkbox"/>		
V. To the best of your knowledge, has the premises been tested for radon? (i) If yes, was the most recent test: <input type="checkbox"/> short term or <input type="checkbox"/> long term (more than 90 days) Level: _____ <input type="checkbox"/> bq/m3 <input type="checkbox"/> pCi/L on _____ date of test (DD/MM/YYYY)		<input checked="" type="checkbox"/>		
W. Is there a radon mitigation system on the Premises? (i) If yes, are you aware of any problems or deficiencies with the radon mitigation system?		<input checked="" type="checkbox"/>		

4. GENERAL

A. Are you aware if the Premises have been used to grow cannabis (other than as permitted by law) or to manufacture illegal substances?		<input checked="" type="checkbox"/>		
B. Are you aware of any latent defect in respect of the Premises? <i>For the purposes of this question, "latent defect" means a defect that cannot be discerned through a reasonable inspection of the Premises that renders the Premises: (a) dangerous or potentially dangerous to occupants; or (b) unfit for habitation.</i>		<input checked="" type="checkbox"/>		

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BUYER'S INITIALS

<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
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SELLER'S INITIALS

DATE OF DISCLOSURE

ADDRESS: 531 Arbutus Ave Duncan

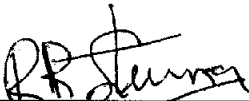
V9L 5X6

4. GENERAL (continued)	YES	NO	DO NOT KNOW	DOES NOT APPLY
C. Are you aware of any existing or proposed heritage restrictions affecting the Premises (including the Premises being designated as a "heritage site" or as having "heritage value" under the <i>Heritage Conservation Act</i> or municipal legislation)?		B		
D. Are you aware of any existing or proposed archaeological restrictions affecting the Premises (including the Premises being designated as an archaeological site or as having archaeological value under applicable law)?		B		

5. ADDITIONAL COMMENTS AND/OR EXPLANATIONS (Use additional pages if necessary)

The Seller states that the information provided is true, based on the Seller's current actual knowledge as of the date on page 1. Any important changes to this information made known to the Seller will be disclosed by the Seller to the Buyer prior to closing. The Seller acknowledges and agrees that a copy of this Property Disclosure Statement may be given to a prospective Buyer.

PLEASE READ THE INFORMATION PAGE BEFORE SIGNING.

  
SELLER(S) Richard Sturney

  
SELLER(S) Miriam Daphne Sturney

SELLER(S)

The Buyer acknowledges that the Buyer has received, read and understood a signed copy of this Property Disclosure Statement from the Seller or the Seller's brokerage on the \_\_\_\_\_ day of \_\_\_\_\_ yr \_\_\_\_\_.

The prudent Buyer will use this Property Disclosure Statement as the starting point for the Buyer's own inquiries.

**The Buyer is urged to carefully inspect the Premises and, if desired, to have the Premises inspected by a licensed inspection service of the Buyer's choice.**

**The Buyer acknowledges that all measurements are approximate.**

BUYER(S)

BUYER(S)

BUYER(S)

The Seller and the Buyer understand that neither the Listing nor Selling Brokerages or their Managing Brokers, Associate Brokers or Representatives warrant or guarantee the information provided about the Premises.

\*PREC represents Personal Real Estate Corporation

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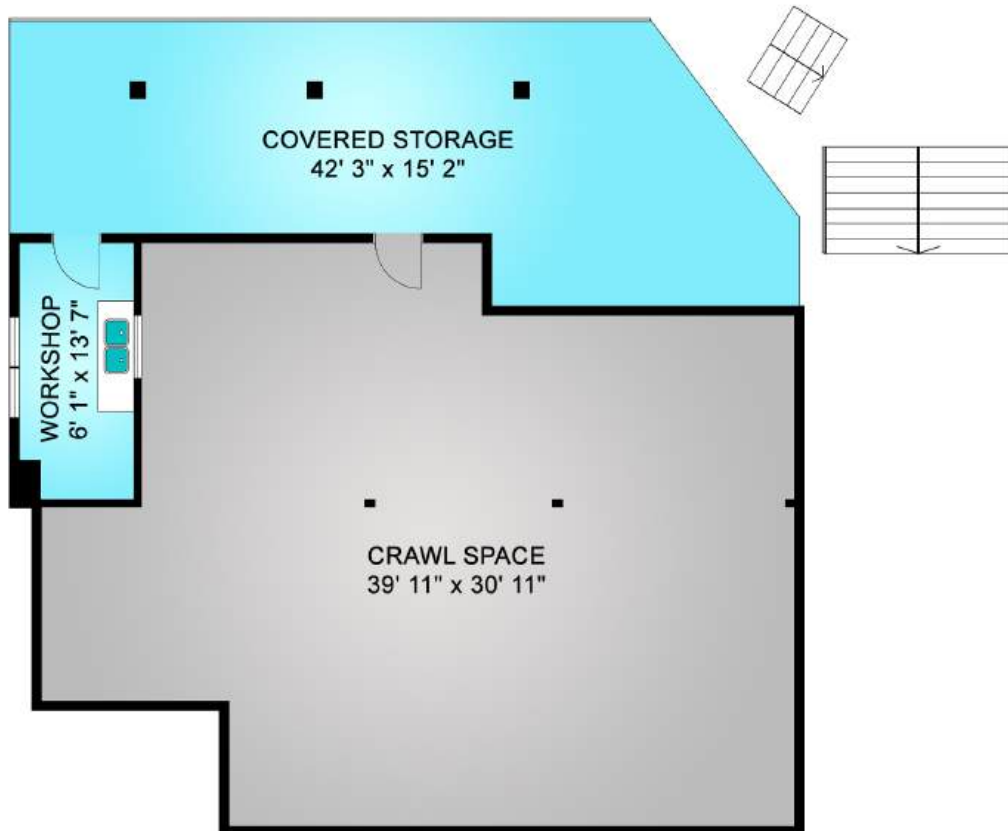
**PEMBERTON  
HOLMES**  
EST. 1987  
REAL ESTATE

### Lower Floor

Unfinished = 1201  
(Ceiling Height 2' 0" to 7' 11")

Covered Storage = 496

**Total = 1697**



FLOOR PLAN PREPARED  
FOR EXCLUSIVE USE OF  
PAUL TEDRICK

# 531 Arbutus Ave

Total Finished Area : 000 Sq Ft



**PEMBERTON  
HOLMES** - 1887  
REAL ESTATE

### Main Floor

Finished = 1261

(Ceiling Height 7' 11" to 15' 3")

Porch = 121

Garage = 450

Deck = 660

Wood Shed = 160

**Total = 2652**



All measurements are approximate and should be verified by the Buyer if important

FLOOR PLAN PREPARED  
FOR EXCLUSIVE USE OF  
PAUL TEDRICK

# 531 Arbutus Ave

Total Finished Area : 1261 Sq Ft





**PEMBERTON  
HOLMES**  
EST. 1887  
REAL ESTATE

**Upper Floor**

Finished = 511  
(Ceiling Height 7' 11")

Sunroom = 121

**Total = 632**



All measurements are approximate and should be verified by the Buyer if important

FLOOR PLAN PREPARED  
FOR EXCLUSIVE USE OF  
PAUL TEDRICK

**531 Arbutus Ave**

Total Finished Area : 1100 Sq Ft



**GO4**  
VIRTUAL.COM  
REAL ESTATE PHOTOGRAPHY



## Property Highlights

- The wood burning fireplace was made by Reagle. It has a fan inside behind also vents hidden on the wall above the fireplace.
- New heat pump, installed one year ago by Accutemp. It includes a 10KW electric furnace backup. Includes the air conditioning.
- The roof is Fiberglass Laminate Shingles. New this summer.
- Leaf Filter gutter protection system installed in August this year.



Sorry, we have no imagery here.



## PROPERTY REPORT

531 ARBUTUS AV  
North Cowichan  
V9L 5X6  
Canada

PID: 002-907-267

OCTOBER 10, 2024

PAUL TEDRICK  
Pemberton Holmes Ltd. (Dun)  
DUNCAN  
P: +1250-216-6020  
paul@paultedrick.ca  
www.paultedrick.ca

I'm more than a real estate agent. I'm a REALTOR®.

## Summary Sheet

# 531 ARBUTUS AV North Cowichan BC V9L 5X6

PID	002-907-267
Legal Description	LOT 2, SECTION 9, RANGE 6, COMIAKEN DISTRICT, PLAN 25351
Plan	VIP25351
Zoning	R1 - Residential Rural Zone
Community Plan(s)	not in ALR



Year Built	1994	Structure	SINGLE FAMILY DWELLING
Lot Size	21875.85 ft <sup>2</sup>	Bedrooms	2
Bathrooms	3	Dimensions	-
Max Elev.	69.20 m	Min Elev.	52.49 m
Floor Area	3237 Ft <sup>2</sup>	Walk Score	2 / Car-Dependent
Transit Score	-	Annual Taxes	-

### ASSESSMENT

	2023	%	2024
Building	\$608,000	↓ -7.40	\$563,000
Land	\$465,000	↑ 4.95	\$488,000
Total	\$1,073,000	↓ -2.05	\$1,051,000

### APPRECIATION

	Date	(\$)	% Growth
Assessment	2024	\$1,051,000	↑ 2,946.38
Sales History	23/06/1988	\$34,500	↑ 51
	15/06/1978	\$22,900	-

### RECENT MLS® HISTORY

MLS® History is not available.

### DEVELOPMENT APPLICATIONS

-

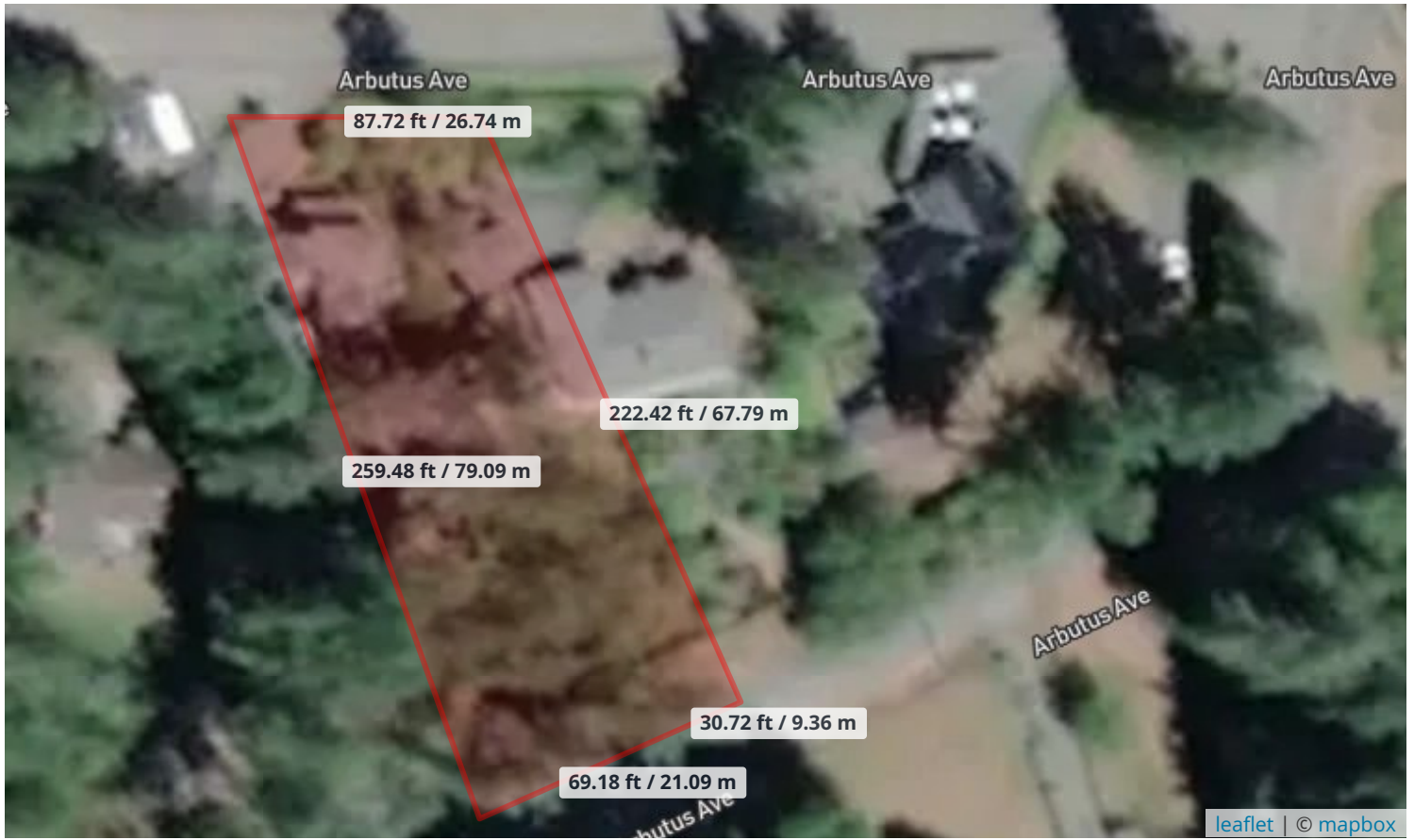
### SCHOOL DISTRICT

	Nearest Elementary	Nearest Secondary
Nearest School	Maple Bay	Quamichan
School District	SD 79	SD 79
Grades	K - 6	8 - 9

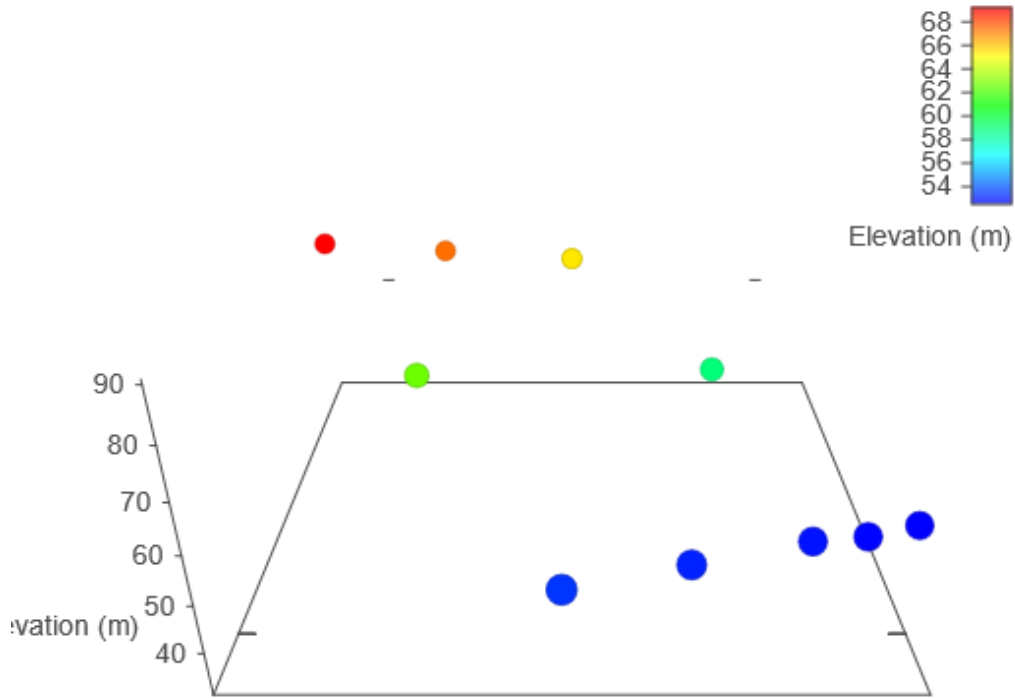
The enclosed information, while deemed to be correct, is not guaranteed.



# Estimated Lot Dimensions and Topography



The lot dimensions shown are estimated and should be verified by survey plan.



Max Elevation: 69.20 m | Min Elevation: 52.49 m | Difference: 16.71 m

## Property Identification & Legal Description

**Address:** 531 ARBUTUS AVE DUNCAN BC V9L 5X6  
**Jurisdiction:** District of North Cowichan  
**Roll No:** 9225000 **Assessment Area:** 4  
**PID No:** 002-907-267  
**Neighbourhood:** Maple Bay **MHR No:**  
**Legal Unique ID:** A00000QLC1  
**Legal Description:** LOT 2, PLAN VIP25351, SECTION 9, RANGE 6, COMIAKEN LAND DISTRICT

## Municipal Taxes

Gross Taxes:

### 2024 Assessed Values

VALUATION:

	Land	Improve	Total
<b>Value:</b>	\$488,000	\$563,000	\$1,051,000

GENERAL:

	Land	Improve	Total
<b>Gross Value:</b>	\$488,000	\$563,000	\$1,051,000
<b>Exempt Value:</b>	\$0	\$0	\$0
<b>Net Value:</b>	\$488,000	\$563,000	\$1,051,000

SCHOOL:

	Land	Improve	Total
<b>Gross Value:</b>	\$488,000	\$563,000	\$1,051,000
<b>Exempt Value:</b>	\$0	\$0	\$0
<b>Net Value:</b>	\$488,000	\$563,000	\$1,051,000

BC TRANSIT:

	Land	Improve	Total
<b>Gross Value:</b>	\$0	\$0	\$0
<b>Exempt Value:</b>	\$0	\$0	\$0
<b>Net Value:</b>	\$0	\$0	\$0

## Last Three Sales Per BCA

Conveyance Date	Price	Document No	Conveyance Type
1988-06-23	\$34,500	EB50732	Vacant Single Property Transaction
1978-06-15	\$22,900	G48271	Improved Single Property Transaction
1975-04-15	\$21,000	D44932	Improved Single Property Transaction

## Other Property Information

<b>Lot SqFt:</b>	21,780	<b>Lot Width:</b>	
<b>Lot Acres:</b>	0.50	<b>Lot Depth:</b>	
<b>Tenure:</b>	Crown-Granted	<b>Actual Use:</b>	Single Family Dwelling
<b>School District:</b>	Cowichan Valley	<b>Manual Class:</b>	2 STY SFD - After 1990 - Standard
<b>Vacant Flag:</b>	No	<b>Reg District:</b>	Cowichan Valley
<b>BC Transit Flag:</b>	No	<b>Reg Hosp Dist:</b>	Cowichan Valley
<b>Farm No:</b>		<b>Mgd Forest No:</b>	
<b>DB Last Modified:</b>	2024-01-01	<b>Rec Last Modified:</b>	2024-01-01

## Assessment & Tax History

Year	Assessed Value	Gross Taxes
2023	\$1,073,000	
2022	\$938,000	\$5,463
2021	\$735,000	\$5,466
2020	\$690,000	\$5,367

2019	\$638,000	\$5,062
2018	\$588,000	\$5,029
2017	\$535,000	\$4,959
2016	\$465,000	\$4,626
2015	\$442,000	
2014	\$459,000	
2013	\$483,000	
2012	\$519,000	
2011	\$530,000	
2010	\$490,000	
2009	\$488,000	
2008	\$488,000	
2007	\$492,000	
2006	\$399,000	
2005	\$376,000	
2004	\$273,100	
2003	\$265,000	
2002	\$262,000	
2001	\$259,000	

Information given is from sources believed reliable but should not be relied upon without verification. Where shown, all measurements are approximate and subject to confirmation. Buyers must satisfy themselves as to the applicability of GST. All data is copyright either the Vancouver Island Real Estate Board or the Victoria Real Estate Board.

## Nearest Schools

### Nearby Elementary Schools



**Legend:** 🏠 Subject Property 📍 Catchment School 📍 Other Schools

School District: Cowichan Valley (79)

#### Contact Information

	School's Name	Grades Covered	School District	City	Special Notes/Programs	Walking Time	Distance	Driving Time	Transit Time
A	<a href="#">Maple Bay</a>	K - 6	<a href="#">SD 79</a>	Duncan		1 hour 16 mins	5.3 km	8 mins	45 mins
B	<a href="#">Crofton</a>	K - 7	<a href="#">SD 79</a>	Crofton		2 hours 12 mins	9.5 km	12 mins	12 hours 6 mins
C	<a href="#">Queen Of Angels</a>	K - 9	Independent	Duncan		1 hour 55 mins	8.3 km	11 mins	43 mins
D	<a href="#">Alex Aitken</a>	K - 7	<a href="#">SD 79</a>	Duncan		2 hours 24 mins	10.5 km	14 mins	1 hour 16 mins
E	<a href="#">Alexander</a>	K - 7	<a href="#">SD 79</a>	Duncan		2 hours 21 mins	10.2 km	14 mins	54 mins
F	<a href="#">Duncan Christian</a>	K - 12	Independent	Duncan		2 hours 16 mins	9.9 km	13 mins	46 mins

## Nearby Secondary Schools



Legend: Subject Property Catchment School Other Schools

School District: **Cowichan Valley (79)**

### Contact Information

	School's Name	Grades Covered	School District	City	Special Notes/Programs	Walking Time	Distance	Driving Time	Transit Time
A	<a href="#">Quamichan</a>	8 - 9	<a href="#">SD 79</a>	Duncan		2 hours 25 mins	10.5 km	14 mins	1 hour 1 min
B	<a href="#">Duncan Christian</a>	K - 12	Independent	Duncan		2 hours 16 mins	9.9 km	13 mins	46 mins
C	<a href="#">Cowichan</a>	10 - 12	<a href="#">SD 79</a>	Duncan	AP Program	2 hours 28 mins	10.7 km	15 mins	56 mins
D	<a href="#">Queen Margaret's</a>	K - 12	Independent	Duncan	AP Program	2 hours 53 mins	12.5 km	19 mins	1 hour 24 mins
E	<a href="#">Chemainus</a>	7 - 12	<a href="#">SD 79</a>	Chemainus		4 hours 45 mins	20.9 km	27 mins	11 hours 44 mins
F	<a href="#">Frances Kelsey</a>	8 - 12	<a href="#">SD 79</a>	Mill Bay		6 hours 14 mins	27.3 km	29 mins	3 hours 32 mins



## Walk Score

531 ARBUTUS AV North Cowichan, V9L 5X6



Car-Dependent

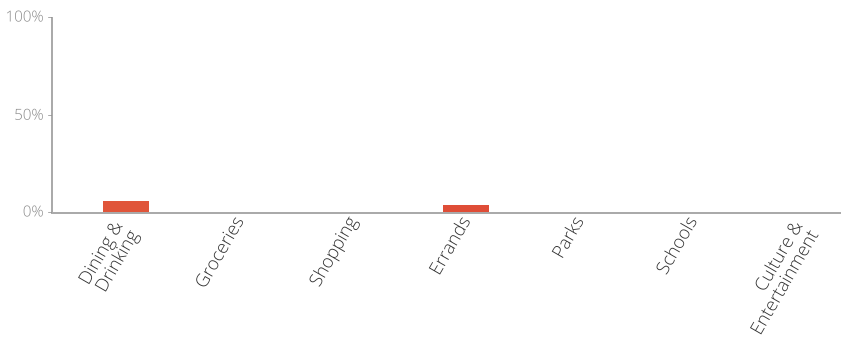
Almost all errands require a car



Somewhat Bikeable

Minimal bike infrastructure

The Walk Score here is 2 out of 100 based on these categories. [View a map](#) of what's nearby.



Get scores for your address



## Groundwater Wells & Aquifers



**i** Not all groundwater wells are registered with the province, as registration was voluntary until February 29, 2016. Data quality issues may impact search results.

### Subject Property Designations:

No Groundwater Wells & Aquifers on selected Parcel

## Property Information

### General Property Information

**Civic Address:** 531 ARBUTUS AVE  
**Folio:** 09225-000  
**LTO Number:** CA1900192  
**PID:** 002-907-267  
**MHR Number:**  
**Status:** Active  
**Property No:** 108162  
**Legal:** LOT 2 SECTION 9 RANGE 6 COMIAKEN PLAN  
 25351

### Property Attributes

Title	Value	Description
BCAA		
MANUAL CLASS	0147	2 Sty Sfd - New Standard
ACTUAL USE	000	SINGLE FAMILY DWELLING
FIRE AREA	MAPLE BAY	
CURBSIDE PICKUP		
GARBAGE SCHEDULE	GREEN A	GREEN A SCHEDULE
ZONING	R1	RESIDENTIAL RURAL ZONE

### Property Tax Levies and Assessments Summary

Year	Notice Date	Type	Total Levy	Class	Gross Land	Gross Improvements	Gross Assessment	Net Assessment
2024	May 15, 2024	Reg	5,798.21	1	488,000	563,000	1,051,000	1,051,000
2023	May 10, 2023	Reg	5,469.68	1	465,000	608,000	1,073,000	1,073,000
2022	May 05, 2022	Reg	5,463.38	1	414,000	524,000	938,000	938,000

### Licensing Information

There is no licensing account information for this property.

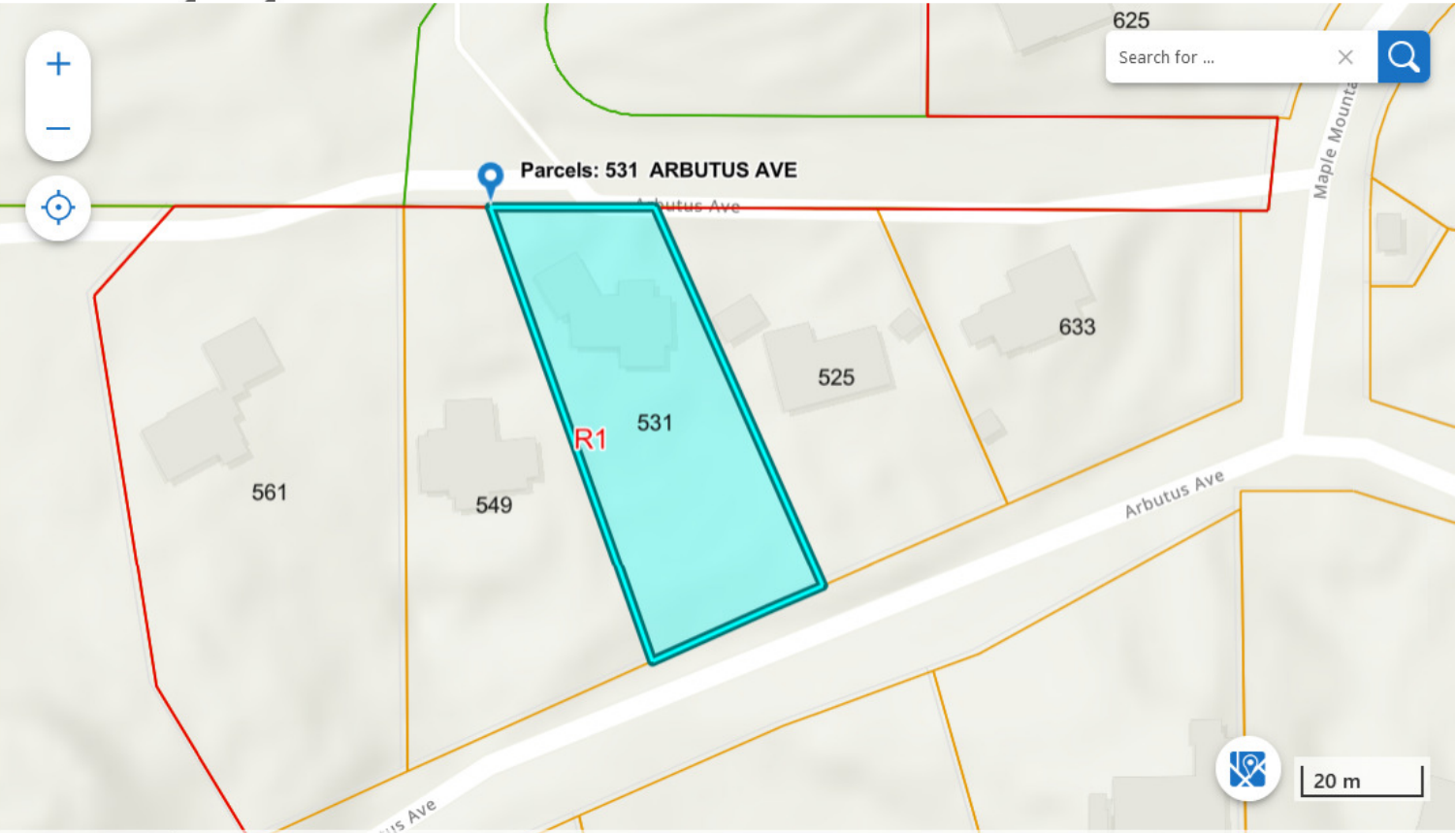
### Community Development

There is no community development information for this property.

Please Note: This statement is issued in accordance with Community Charter Section 249 - Certificate of Outstanding Taxes. Under 249(3), an error in a statement or certificate given under this section does not subject the municipality to damages. This property may be subject to other charges or fees.

### Parcels: 531 ARBUTUS AVE

- House 1: 531
- House 2:
- Street Name: ARBUTUS AVE
- Approx. m2:
- Approx. Acre: 0.501804
- Approx. Hectare: 0.203080
- PID: 002-907-267
- Folio: 09225-000
- Lot: 2
- Plan: VIP25351
- Non-Legal Descript: L 2 PL 25351
- Section: 9
- Range: 6
- Land District: Comiaken
- Zoning: R1
- Split Zoned: NA
- Accuracy:
- Method:
- GIS Link ID: 03143
- Comments:
- [Zoning Bylaw PDF](#)
- [Property Report](#)



## Residential Rural Zone (R1)

### Permitted Uses

- 56 (1) The permitted uses for the R1 zone are as follows:
- Agriculture
  - Assisted Living
  - Bed and Breakfast
  - Community Care Facility
  - Home-based Business
  - Modular Home
  - Single-Family Dwelling
  - Supportive Housing
  - Temporary Mobile Home (subject to the Temporary Mobile Home Permit Bylaw)
  - Two-Family Dwelling [BL3302, BL3367, BL3754]

### Minimum Lot Size

- (2) The minimum permitted lot size for the R1 zone is 1,675 m<sup>2</sup> (18,029 sq. ft.).

### Minimum Frontage

- (3) The minimum permitted frontage for the R1 zone is 30.0 m (98.43').

### Density

- (4) The maximum permitted density for the R1 zone is as follows:
- (a) The number of residential buildings shall not exceed one and the number of dwelling units shall not exceed two.
  - (b) Despite the foregoing, the placement of a Temporary Mobile Home may also be permitted on lots 0.81 ha (two acres), or larger, subject to the Temporary Mobile Home Permit Bylaw. [BL3754]
  - (c) The maximum permitted floor space ratio for the R1 zone is 0.5:1. [BL3383]
  - (d) Despite section 56 (4) (a), a maximum of 2 residential buildings, with a total combined maximum of 2 dwelling units, is permitted on 9272 Cottonwood Road (PID:006-038-000). [BL3642]
  - (e) Despite section 56 (4) (a), a maximum of 2 residential buildings, with a total combined maximum of 2 dwelling units, is permitted on 1217 Barnes Road (PID: 003-134-814). [BL3666]
  - (f) Despite section 56 (4) (a), a maximum of 2 residential buildings, with a total combined maximum of 2 dwelling units, is permitted on 6343 Wicks Road (PID: 003-145-603). [BL3731]
  - (g) Despite section 56 (4) (a), a maximum of 2 residential buildings, with a total combined maximum of 2 dwelling units, is permitted on 10097 Chemainus Road (PID: 018-858-651). [BL3732]
  - (h) Despite section 56 (4) (a), a maximum of 2 residential buildings, with a total combined maximum of 2 dwelling units, is permitted on 2372 Regina Drive (PID 000-368-393). [BL3760]
  - (i) Despite section 56 (4) (a), a maximum of 2 residential buildings, with a total combined maximum of 2 dwelling units, is permitted on 1038 Herd Road (PID: 023-168-501). [BL3766]
  - (j) Despite section 56 (4) (a), a maximum of 2 residential buildings, with a total combined maximum of 2 dwelling units, is permitted on Lot 7 Wellburn Place (PID: 031-028-314). [BL3809]
  - (k) Despite section 56 (4) (a), a maximum of 2 residential buildings, with a total combined

- maximum of 2 dwelling units, is permitted on 9376 Cottonwood Road (PID: 004-156-676). [BL3815]
- (l) Despite section 56 (4)(a), a maximum of 2 residential buildings, with a total combined maximum of 2 dwelling units, is permitted on 6353 Genoa Bay Road (PID: 001-165-283) [BL3847]
  - (m) Despite section 56 (4)(a) a maximum of 2 residential buildings, with a total combined maximum of 2 dwelling units, is permitted on 8921 Chemainus Road (PID: 029-612-829) [BL3852]
  - (n) Despite section 56(4)(a) above, a total combined maximum of two dwelling units within a maximum of two residential buildings is permitted on 1211 Barnes Road (PID: 000-006-793) [BL3911]
  - (o) Despite section 56(4)(a) above, a total combined maximum of two dwelling units within a maximum of two residential buildings is permitted on 1935 Maple Bay Road (PID: 001-526-031) [BL3944]

### Maximum Lot Coverage

- (5) The maximum permitted lot coverage of the R1 zone is 30% of the lot area.

### Minimum Setbacks

- (6) The minimum permitted setbacks for the R1 zone are as follows:
  - (a) Principal Buildings
    - Yard, Front, 6.0 m (19.68')
    - Yard, Side, 3.0 m (9.84')
    - Yard, Rear, 8.0 m (26.25')
  - (b) Accessory Buildings and Structures (Excluding Fences)
    - Yard, Front, 6.0 m (19.68')
    - Yard, Side, 3.0 m (9.84')
    - Yard, Rear, 3.0 m (9.84')
- (6.1) The minimum permitted setback from the vehicle entrance of a principal or accessory building to a public road other than a lane is 5.8 m (19.03'). [BL3150]

### Maximum Building Height

- (7) The maximum permitted building heights for the R1 zone are as follows:
  - (a) Principal Buildings, 9.0 m (29.53')
  - (b) Accessory Buildings, 5.0 m (16.40')

### Conditions of Use

- (8) The conditions of use for the R1 zone are as follows:
  - (a) [Repealed. BL3891]
  - (b) [Repealed. BL3891]
  - (c) [Repealed. BL3891]
  - (d) Bed and breakfast uses may have no more than six sleeping units.
  - (e) [Repealed. 3758]
  - (f) Assisted Living, Supportive Housing, and Community Care Facilities may be permitted provided that the number of residents does not exceed ten, including resident staff,
    - (ii) the use is within a single-family dwelling unit only,
    - (iii) valid health permits for septic systems or on-site wastewater treatment systems are obtained, where no municipal sewer is available. [BL3302]
  - (g) Limited farm sale of agricultural products may be sold directly to the public provided that:
    - (i) a minimum of 50% of the agricultural products offered for sale are produced on

- the land;
  - (ii) the covered retail sales area does not exceed 100 m<sup>2</sup> (1076.4 sq. ft.); and
  - (iii) the retail sales are clearly ancillary to the farm use. [BL3083]
- (h) [Repealed. BL3367]



## 531 ARBUTUS AVE DUNCAN V9L 5X6

Area-Jurisdiction-Roll: 04-315-09225.000



04-315-09225000 11/05/2015

**Total value** **\$1,069,000**

2025 assessment as of July 1, 2024

Land	\$491,000
Buildings	\$578,000

Previous year value \$1,051,000

Land	\$488,000
Buildings	\$563,000

### Property information

Year built	1994
Description	2 STY house - Standard
Bedrooms	2
Baths	3
Carports	
Garages	G
Land size	.5 Acres
First floor area	1,524
Second floor area	477
Basement finish area	1,236
Strata area	
Building storeys	2
Gross leasable area	
Net leasable area	
No. of apartment units	

### Legal description and parcel ID

LOT 2, PLAN VIP25351, SECTION 9, RANGE 6, COMIAKEN LAND DISTRICT  
 PID: 002-907-267

### Sales history (last 3 full calendar years)

No sales history for the last 3 full calendar years

### Manufactured home

Width  
 Length  
 Total area

## Register with BC Assessment



Search properties on a map



Compare property information and assessment values



Store and access favourite properties across devices



View recently viewed properties

# Public Records Full Property Report

## Property Identification & Legal Description

**Address:** 531 ARBUTUS AVE DUNCAN BC V9L 5X6  
**Jurisdiction:** District of North Cowichan  
**Roll No:** 9225000  
**PID No:** 002-907-267  
**Neighbourhood:** Maple Bay  
**Assessment Area:** 4  
**MHR No:**  
**Legal Unique ID:** A00000QLC1  
**Legal Description:** LOT 2, PLAN VIP25351, SECTION 9, RANGE 6, COMIAKEN LAND DISTRICT

## Municipal Taxes

Gross Taxes:

## 2024 Assessed Values

### VALUATION:

	Land	Improve	Total
<b>Value:</b>	\$488,000	\$563,000	\$1,051,000

### GENERAL:

	Land	Improve	Total
<b>Gross Value:</b>	\$488,000	\$563,000	\$1,051,000
<b>Exempt Value:</b>	\$0	\$0	\$0
<b>Net Value:</b>	\$488,000	\$563,000	\$1,051,000

### SCHOOL:

	Land	Improve	Total
<b>Gross Value:</b>	\$488,000	\$563,000	\$1,051,000
<b>Exempt Value:</b>	\$0	\$0	\$0
<b>Net Value:</b>	\$488,000	\$563,000	\$1,051,000

### BC TRANSIT:

	Land	Improve	Total
<b>Gross Value:</b>	\$0	\$0	\$0
<b>Exempt Value:</b>	\$0	\$0	\$0
<b>Net Value:</b>	\$0	\$0	\$0

## Last Three Sales Per BCA

Conveyance Date	Price	Document No	Conveyance Type
1988-06-23	\$34,500	EB50732	Vacant Single Property Transaction
1978-06-15	\$22,900	G48271	Improved Single Property Transaction
1975-04-15	\$21,000	D44932	Improved Single Property Transaction

## Other Property Information

<b>Lot SqFt:</b> 21,780	<b>Lot Width:</b>
<b>Lot Acres:</b> 0.50	<b>Lot Depth:</b>
<b>Tenure:</b> Crown-Granted	<b>Actual Use:</b> Single Family Dwelling
<b>School District:</b> Cowichan Valley	<b>Manual Class:</b> 2 STY SFD - After 1990 - Standard
<b>Vacant Flag:</b> No	<b>Reg District:</b> Cowichan Valley
<b>BC Transit Flag:</b> No	<b>Reg Hosp Dist:</b> Cowichan Valley
<b>Farm No:</b>	<b>Mgd Forest No:</b>
<b>DB Last Modified:</b> 2024-01-01	<b>Rec Last Modified:</b> 2024-01-01

## Assessment & Tax History

Year	Assessed Value	Gross Taxes
2023	\$1,073,000	
2022	\$938,000	\$5,463
2021	\$735,000	\$5,466
2020	\$690,000	\$5,367
2019	\$638,000	\$5,062
2018	\$588,000	\$5,029
2017	\$535,000	\$4,959
2016	\$465,000	\$4,626
2015	\$442,000	
2014	\$459,000	
2013	\$483,000	
2012	\$519,000	

2011	\$530,000
2010	\$490,000
2009	\$488,000
2008	\$488,000
2007	\$492,000
2006	\$399,000
2005	\$376,000
2004	\$273,100
2003	\$265,000
2002	\$262,000
2001	\$259,000

The Corporation of the District of North Cowichan  
P.O. Box 278,  
Building Dept.  
Phone 746-7101

Duncan, B.C. 9225-000  
Folio No. \_\_\_\_\_

# BUILDING PERMIT

DEPT. FILE COPY

2475.

VALIDATION

APPLICANT R STURNEY DATE DEC 14 1993 \_\_\_\_\_  
(TYPE OF IMPROVEMENT) (NO.) STORY (PROPOSED USE) NUMBER OF DWELLING UNITS 1  
\_\_\_\_\_ (STREET) \_\_\_\_\_

PERMIT TO CONSTRUCT. \_\_\_\_\_  
(TYPE OF IMPROVEMENT) (NO.) STORY (PROPOSED USE) NUMBER OF DWELLING UNITS 1

AT (LOCATION) 531 ARBUTUS AVE ZONING DISTRICT \_\_\_\_\_  
(NO.) (STREET)

SUBDIVISION COM 25351 R6S9 LOT 2 BLOCK \_\_\_\_\_ LOT SIZE \_\_\_\_\_

BUILDING IS TO BE \_\_\_\_\_ FT. WIDE BY \_\_\_\_\_ FT. LONG BY \_\_\_\_\_ FT. IN HEIGHT AND SHALL CONFORM IN CONSTRUCTION

TO THE REQUIREMENTS OF THE NATIONAL BUILDING CODE AND ATTACHED PLAN CORRECTION SHEET.

REMARKS: \_\_\_\_\_

AREA 1225 ESTIMATED VALUE \$ 100000 PERMIT FEE \$ 343  
(SQUARE FEET)

OWNER \_\_\_\_\_ ADDRESS Amc BUILDING DEPT. BY MB Murphy

SE WATER

SUBJECT TO: ① BACKFILL APPROX 10' WATER BOX  
② CLEAN OUT DRAINAGE TRAP  
③ SEED BOULEVARD

Refer to HOLD JP

CERTIFICATE ISSUED DATE 2-17-75

The Corporation of the District of North Cowichan

P.O. Box 278,  
Building Dept.  
Phone 746-7101

Duncan, B.C. 25351.000  
Folio No. \_\_\_\_\_

# BUILDING PERMIT - CERTIFICATE OF OCCUPANCY

APPLICANT R STURNEY DATE DEC 14 1993 PERMIT NO. 594  
ADDRESS \_\_\_\_\_ (NO.) \_\_\_\_\_ (STREET)

PERMIT TO CONSTRUCT (TYPE OF IMPROVEMENT) \_\_\_\_\_ (NO.) \_\_\_\_\_ STORY \_\_\_\_\_ RESIDENCE (PROPOSED USE) NUMBER OF DWELLING UNITS 1

AT (LOCATION) 531 (NO.) ARBUTUS AVE (STREET) ZONING DISTRICT \_\_\_\_\_

SUBDIVISION COM 25351 R6 S9 LOT 2 BLOCK \_\_\_\_\_ LOT SIZE \_\_\_\_\_

BUILDING IS TO BE \_\_\_\_\_ FT. WIDE BY \_\_\_\_\_ FT. LONG BY \_\_\_\_\_ FT. IN HEIGHT AND SHALL CONFORM IN CONSTRUCTION

TO THE REQUIREMENTS OF THE NATIONAL BUILDING CODE AND ATTACHED PLAN CORRECTION SHEET.

REMARKS: [REDACTED]

The inspection on which this certificate is based is made to further municipal interests, and not for the benefit of the owner. The inspector and municipality disclaim any responsibility to the owner for the effectiveness of the inspection, and they make no representation by this certificate.

AREA 1225 (SQUARE FEET)



OWNER \_\_\_\_\_ ADDRESS \_\_\_\_\_

MBM [Signature]

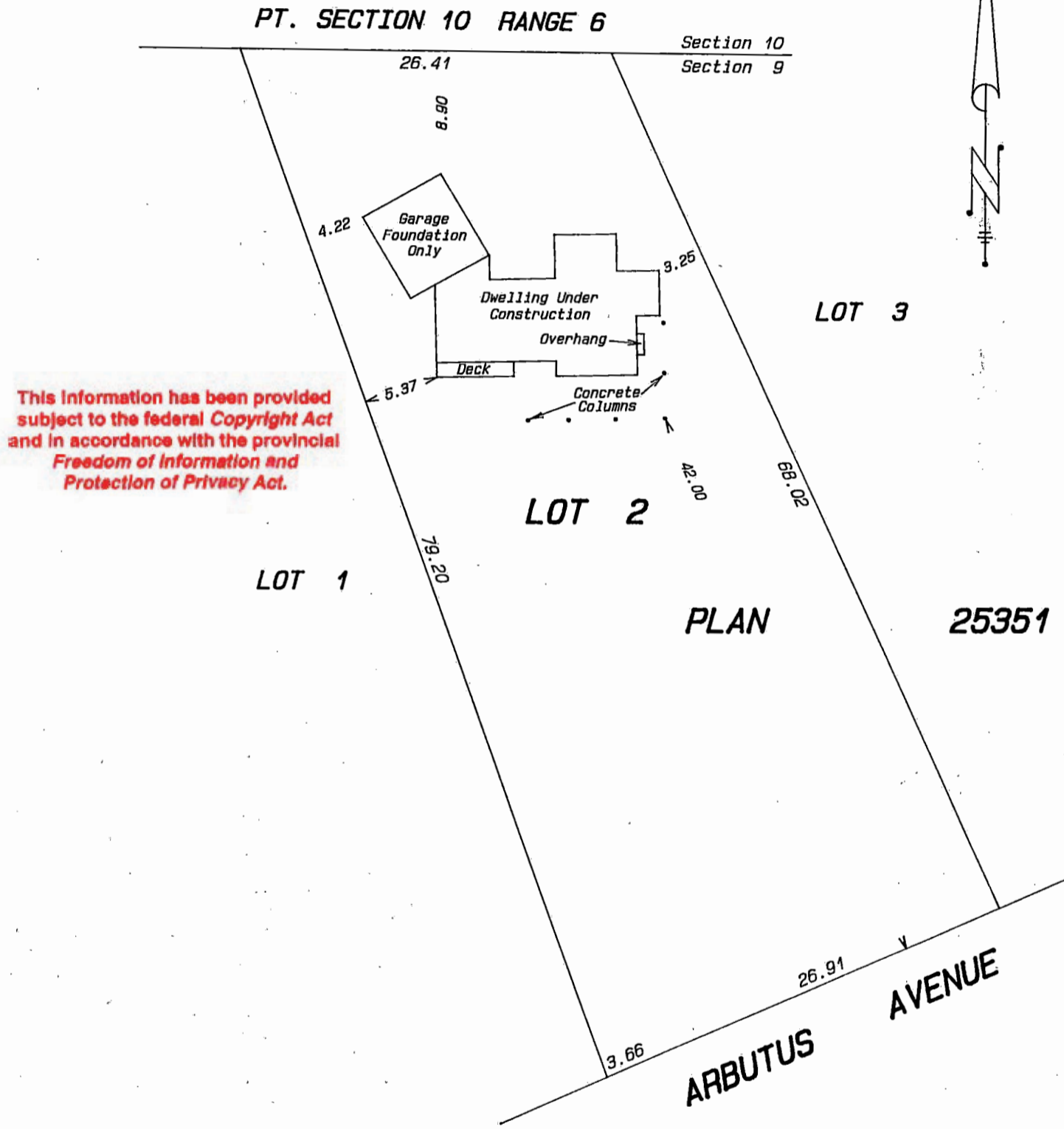
**B.C. LAND SURVEYOR'S  
CERTIFICATE OF LOCATION FOR**

**LOT 2, SECTION 9,  
RANGE 6, COMIAKEN DISTRICT,  
PLAN 25351.**

**SCALE 1:400**

All distances are in metres.

Note: Lot 2 lies within the Municipality of North Cowichan and is Zoned R-1. Setback requirements are as follows:  
Principal Buildings  
Front 6.0 m  
Side 3.0 m  
Rear 8.0 m  
Accessory Buildings  
Front 6.0 m  
Side 3.0 m  
Rear 3.0 m



This information has been provided subject to the federal Copyright Act and in accordance with the provincial Freedom of Information and Protection of Privacy Act.

The purpose of this plan is for the protection of the mortgagee only and not for the re-establishment of property boundaries.

All clearance distances are shown to an accuracy of plus or minus 0.05 metres.

This is to certify that the structure on the above lot lies wholly within the said lot and does not encroach on any adjoining lot or road. Certified correct this 8th day of February, 1994.

HANSON, KENYON & QUARMBY  
B.C. LAND SURVEYORS  
455 Alderlea St.  
Duncan, B.C. V9L 3V3  
Telephone 746-4745

FILE 93-3357.CRT

© Ed Wilson B.C.L.S.

THIS DOCUMENT IS NOT VALID UNLESS  
ORIGINALLY SIGNED AND SEALED.

FOLIO No. <b>9225-000</b>					
LEGAL DESCRIPTION					
LOT	BLK	RGE	SEC	PLAN	DIST.
<b>2</b>	<b>-</b>	<b>6</b>	<b>9</b>	<b>25351</b>	<b>COM</b>

**THE CORPORATION OF THE  
DISTRICT  
OF  
NORTH COWICHAN**

ADDRESS
<b>531 ARBUTUS AVE.</b>

METER SERIAL No.	MUNICIPAL SERVICES				RECORD	
	WATER	SEWER	DRAIN	CULVERT	GAS	HYDRO/TEL
INSTALLATION DATE	<b>22 MAR 94</b>					
SIZE OF SERVICE	<b>3/4" Ø</b>					
TYPE OF PIPE	<b>PLASTIC</b>					
CONNECTION LENGTH	<b>30'</b>					
METER SIZE AND TYPE	<b>SENSUS</b>					
DEPTH AT P.L.	<b>2'</b>					
DEPTH OF MAIN						
LOCATION AT P.L.	<b>17' W OF SE R</b>					
LOCATION AT MAIN						
REVISION / DATE						
COMMENTS						

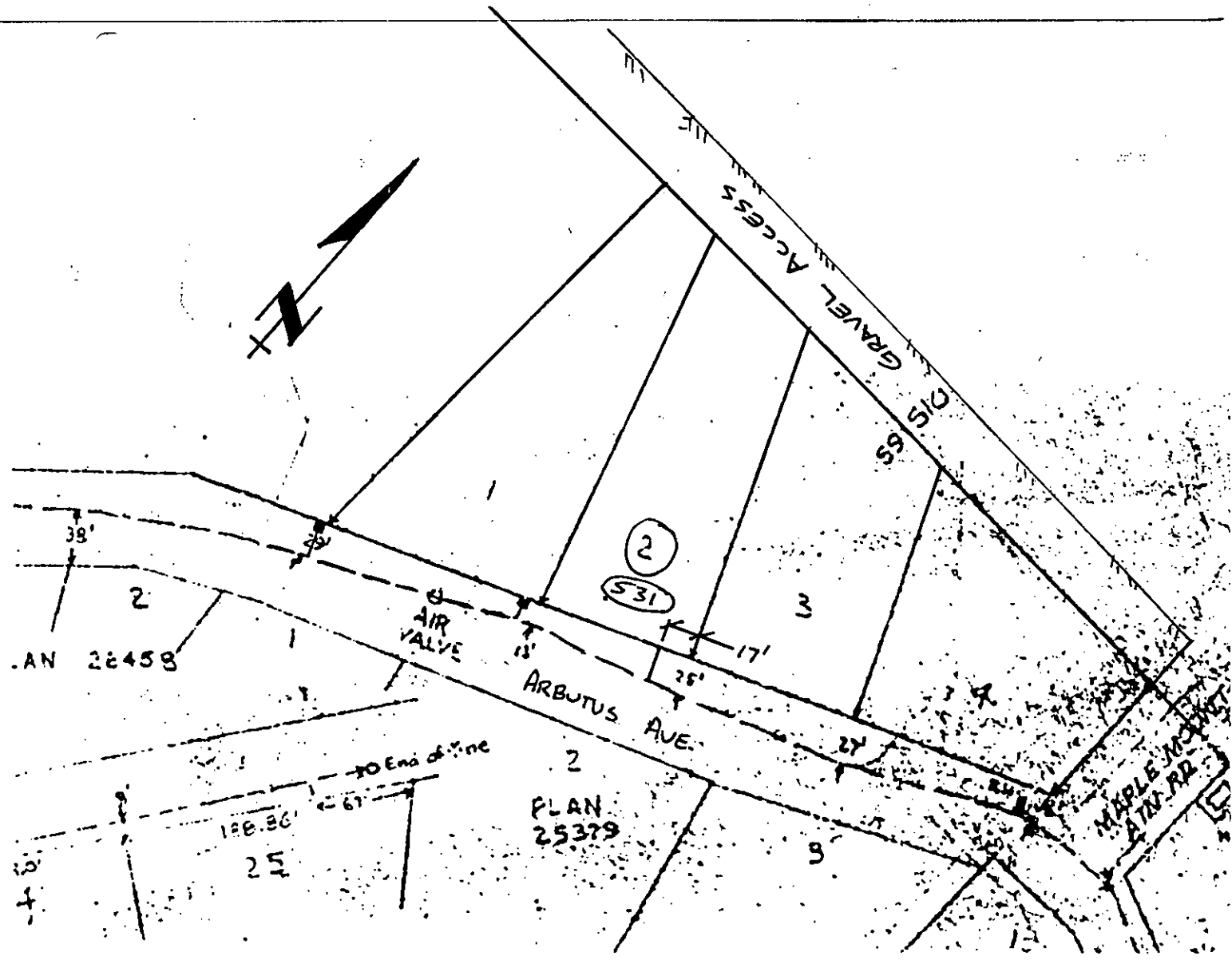
**06 DEC 93**  
**06 APR 94**

SEE REVERSE FOR SKETCH

COLOR CODE — W-BLUE, S-RED, D-GREEN

PRIOR TO EXCAVATING CONTACT GAS, HYDRO, TELEPHONE AND CABLE TO CONFIRM LOCATIONS.

THE MUNICIPALITY ASSUMES NO RESPONSIBILITY FOR THE ACCURACY OF THE INFORMATION CONTAINED ON THIS SERVICE RECORD.





YOUR COWICHAN VALLEY REAL ESTATE CONNECTION

The information and documentation included in this package was gathered from assumed reliable sources, but should not be relied upon without further independent investigation and verification.



paul@paultedrick.ca  
paultedrick.ca  
250-216-6020

