

245 LAKE PARK RD

Lake Cowichan, BC

The information contained has been obtained through sources deemed reliable but cannot be guaranteed as to its accuracy.
Any and all information of special interest should be verified and obtained through independent verification.



AB ADAM BALL
REAL ESTATE PROFESSIONAL



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472 Trans-Canada Hwy, Duncan, BC V9L 3R6





Zoning: R4A
Floor Space: 2,012 sq ft
Bedrooms: 3
Bathrooms: 3
MLS# 1005287

245 LAKE PARK RD Lake Cowichan, BC

Beautifully designed 2021-built home in the Lake Park Estates community of Lake Cowichan. With 2,012 sq ft of finished space, this 3-bed, 3-bath home offers flexibility, income potential, and great outdoor space.

The main level features an open-concept layout with vaulted ceilings, a gas fireplace, and a bright living area that flows into the dining space. Sliding doors lead to a spacious deck with mountain views. The custom kitchen includes quality cabinetry and sleek countertops. The primary suite offers a walk-in closet and access to the spacious 5-piece main bath, with a second bedroom completing this floor.

Downstairs has a media room (or optional bedroom), a full bath, and a fully self-contained 1-bedroom suite—ideal for extended family or rental. Step outside to enjoy the large concrete patio, perfect for entertaining or relaxing in the hot tub. All of this located in a welcoming family neighbourhood just a short walk to town, amenities, & the lake.

245 LAKE PARK RD

Lake Cowichan, BC

Property Notes

2021 build

Seperate suite with own laundry and private entrance

Hot tub

Concrete patio area

Heat pump

Overheight garage

Gas fireplace

Low maintenance yard

Bare land Strata \$50/month (road maintenace/snow removal)

245 LAKE PARK RD Lake Cowichan, BC



	Area (Sq.Ft.)	Finished	UnFin.	Total
Garage		0	338	338
Upper Level		1,011	0	1,011
Lower Level		1,001	0	1,001
Total		2,012	338	2,350

245 Lake Park Rd

Shown length and width dimensions are approximate.
Area (Sq.Ft.) is representative of the footprint, including walls and structure.

No representation or warranty, express or implied, is made to the accuracy or completeness of the information provided (figures, illustrations, etc.). Users are responsible for verifying the information before acting on it.

standard
standardres.ca

TITLE SEARCH PRINT

File Reference: Adam_LakePark

Declared Value \$486950

2025-05-20, 13:56:56

Requestor: RE/MAX IP

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

Title Issued Under STRATA PROPERTY ACT (Section 249)

Land Title District VICTORIA
Land Title Office VICTORIA

Title Number CA8978579
From Title Number CA8361963

Application Received 2021-05-05

Application Entered 2021-05-07

Registered Owner in Fee Simple
Registered Owner/Mailing Address: SETH JONATHAN VAN LOON, MILITARY MEDIC
SHARON LEE ELIZABETH JARVIS, FLIGHT ATTENDANT
245 LAKE PARK ROAD
COWICHAN LAKE DISTRICT, BC
V0R2G1
AS JOINT TENANTS

Taxation Authority Lake Cowichan, Town of



Description of Land
Parcel Identifier: 018-816-835
Legal Description:
STRATA LOT 30 DISTRICT LOT 16 COWICHAN LAKE DISTRICT STRATA PLAN VIS3290
TOGETHER WITH AN INTEREST IN THE COMMON PROPERTY IN PROPORTION TO THE UNIT
ENTITLEMENT OF THE STRATA LOT AS SHOWN ON FORM 1

Legal Notations
HERETO, INTER ALIA, IS ANNEXED EASEMENT EG151123 OVER PART OF THE
COMMON PROPERTY OF STRATA PLAN 2901 SHOWN ON PLAN VIP57696

HERETO IS ANNEXED EASEMENT EH61498 OVER PART OF LOT B, PLAN VIP58869
SHOWN ON PLAN VIP58870

HERETO IS ANNEXED EASEMENT EH82548 OVER THE COMMON PROPERTY
STRATA PLAN VIS3290 SHOWN IN PLAN VIP59152

HERETO IS EASEMENT EH32564 OVER STRATA LOTS 3 6 AND 18 TO 29 INCLUSIVE



TITLE SEARCH PRINT

File Reference: Adam_LakePark

Declared Value \$486950

2025-05-20, 13:56:56

Requestor: RE/MAX IP

HERETO IS ANNEXED EASEMENT EH82564 OVER STRATA LOTS 3, 6 AND 18 TO 29
INCLUSIVE STRATA PLAN VIS3290, SHOWN IN PLAN VIP59152

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 SECTION 172(3) FOR ACTUAL DATE AND TIME OF REGISTRATION SEE ORIGINAL GRANT FROM E & N RAILWAY COMPANY
Nature:	COVENANT
Registration Number:	N16971
Registration Date and Time:	1984-02-28 12:34
Registered Owner:	HER MAJESTY THE QUEEN IN RIGHT OF THE PROVINCE BRITISH COLUMBIA
Remarks:	INTER ALIA PURSUANT TO SECTION 215 L.T.A. AS TO PART FORMERLY LOT 1, PLAN 40844
Nature:	EASEMENT
Registration Number:	EH82553
Registration Date and Time:	1994-06-06 14:29
Remarks:	INTER ALIA PART IN PLAN VIP59152 APPURTENANT TO STRATA LOT 19 STRATA PLAN VIS3290
Nature:	EASEMENT
Registration Number:	EH82551
Registration Date and Time:	1994-06-14 14:29
Remarks:	INTER ALIA PART IN PLAN VIP59152 APPURTENANT TO LOT 16
Nature:	EASEMENT
Registration Number:	EH82549
Registration Date and Time:	1994-06-16 14:29
Remarks:	INTER ALIA, PART IN PLAN VIP59152 APPURTENANT TO STRATA LOTS 1, 2, 4 TO 15 INCLUSIVE AND 17

TITLE SEARCH PRINT

File Reference: Adam_LakePark

Declared Value \$486950

2025-05-20, 13:56:56

Requestor: RE/MAX IP

Nature: EASEMENT
Registration Number: EH82550
Registration Date and Time: 1994-06-16 14:29
Remarks: INTER ALIA
PART IN PLAN VIP59152
APPURTENANT TO STRATA LOT 3
STRATA PLAN VIS3290

Nature: EASEMENT
Registration Number: EH82552
Registration Date and Time: 1994-06-16 14:29
Remarks: INTER ALIA
PART IN PLAN VIP59152
APPURTENANT TO STRATA LOT 18 PLAN VIS3290

Nature: EASEMENT
Registration Number: EH82554
Registration Date and Time: 1994-06-16 14:29
Remarks: INTER ALIA, PART IN PLAN VIP59152
APPURTENANT TO STRATA LOT 20 STRATA
PLAN VIS3290

Nature: EASEMENT
Registration Number: EH82555
Registration Date and Time: 1994-06-16 14:29
Remarks: INTER ALIA
PART IN PLAN VIP59152
APPURTENANT TO STRATA LOT 21
STRATA PLAN VIS3290

Nature: EASEMENT
Registration Number: EH82556
Registration Date and Time: 1994-06-16 14:29
Remarks: INTER ALIA
PART IN PLAN VIP59152
APPURTENANT TO STRATA LOT 22



Nature: EASEMENT
Registration Number: EH82557
Registration Date and Time: 1994-06-16 14:29
Remarks: INTER ALIA
PART IN PLAN VIP59152
APPURTENANT TO STRATA LOT 23
STRATA PLAN VIS3290



TITLE SEARCH PRINT

File Reference: Adam_LakePark

Declared Value \$486950

2025-05-20, 13:56:56

Requestor: RE/MAX IP

Nature: EASEMENT
Registration Number: EH82558
Registration Date and Time: 1994-06-16 14:29
Remarks: INTER ALIA
, PART IN PLAN VIP59152
APPURTENANT TO LOT 24 STRATA
PLAN VIS3290

Nature: EASEMENT
Registration Number: EH82559
Registration Date and Time: 1994-06-16 14:29
Remarks: INTER ALIA
, PART IN PLAN VIP59152,
APPURTENANT TO STRATA LOT 25 STRATA
PLAN VIS3290

Nature: EASEMENT
Registration Number: EH82560
Registration Date and Time: 1994-06-16 14:29
Remarks: INTER ALIA
, PART IN PLAN VIP59152
APPURTENANT TO STRATA LOT 26 STRATA PLAN
VIS3290

Nature: EASEMENT
Registration Number: EH82561
Registration Date and Time: 1994-06-16 14:29
Remarks: PART IN PLAN VIP59152,
INTER ALIA, APPURTENANT TO STRATA LOT 27
STRATA PLAN VIS3290

Nature: EASEMENT
Registration Number: EH82562
Registration Date and Time: 1994-06-16 14:29
Remarks: INTER ALIA
PART IN PLAN VIP59152
APPURTENANT TO STRATA LOT 28 STRATA
PLAN VIS3290

Nature: EASEMENT
Registration Number: EH82563
Registration Date and Time: 1994-06-16 14:29
Remarks: INTER ALIA, PART IN PLAN VIP59152
APPURTENANT TO STRATA LOT 29 STRATA
PLAN VIS3290

TITLE SEARCH PRINT

File Reference: Adam_LakePark

Declared Value \$486950

2025-05-20, 13:56:56

Requestor: RE/MAX IP

Nature:

MORTGAGE

Registration Number:

CA8978580

Registration Date and Time:

2021-05-05 09:08

Registered Owner:

BANK OF MONTREAL

Duplicate Indefeasible Title

NONE OUTSTANDING

Transfers

NONE

Pending Applications

NONE



PARCEL IDENTIFIER (PID): 018-816-835

SHORT LEGAL DESCRIPTION:S/VIS3290/////30

MARG:*

TAXATION AUTHORITY:

1 Lake Cowichan, Town of

FULL LEGAL DESCRIPTION: CURRENT

STRATA LOT 30 DISTRICT LOT 16 COWICHAN LAKE DISTRICT STRATA PLAN VIS3290
TOGETHER WITH AN INTEREST IN THE COMMON PROPERTY IN PROPORTION TO THE UNIT
ENTITLEMENT OF THE STRATA LOT AS SHOWN ON FORM 1

MISCELLANEOUS NOTES:

REF PLAN VIP59152

ASSOCIATED PLAN NUMBERS:

SUBDIVISION PLAN VIP40844

REFERENCE PLAN VIP59152

BARELAND STRATA PLAN VIS3290

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

250

250

COMMON PROPERTY SEARCH PRINT

File Reference: Adam_LakePark

2025-05-20, 13:56:56

Requestor: RE/MAX IP

****CURRENT INFORMATION ONLY - NO CANCELLED INFORMATION SHOWN******Land Title District**
Land Title OfficeVICTORIA
VICTORIA

Common Property Strata Plan

VIS3290

Transfers

NONE

Legal Notations

NONE

Charges, Liens and Interests

Nature:

Registration Number:

Registered Owner:

Remarks:

EXCEPTIONS AND RESERVATIONS

M76300

ESQUIMALT AND NANAIMO RAILWAY COMPANY

INTER ALIA

A.F.B. 9.693.7434A

SECTION 172 (3)

FOR ACTUAL DATE AND TIME OF REGISTRATION SEE
ORIGINAL GRANT FROM E AND N RAILWAY COMPANYFOR ACTUAL DATE AND TIME OF REGISTRATION SEE
ORIGINAL GRANT FROM E & N RAILWAY COMPANY

Nature:

Registration Number:

Registration Date and Time:

Registered Owner:

Remarks:

COVENANT

N16971

1984-02-28 12:34

HER MAJESTY THE QUEEN IN RIGHT OF THE PROVINCE
BRITISH COLUMBIA

INTER ALIA

PURSUANT TO SECTION 215 L.T.A.

AS TO PART FORMERLY LOT 1 PLAN 40844

Nature:

Registration Number:

Registration Date and Time:

Registered Owner:

STATUTORY RIGHT OF WAY

EH82540

1994-06-16 14:28

BRITISH COLUMBIA HYDRO AND POWER AUTHORITY

Nature:

Registration Number:

Registration Date and Time:

Registered Owner:

STATUTORY RIGHT OF WAY

EH82541

1994-06-16 14:28

BC TEL

COMMON PROPERTY SEARCH PRINT

File Reference: Adam_LakePark

2025-05-20, 13:56:56

Requestor: RE/MAX IP

Nature: STATUTORY RIGHT OF WAY
Registration Number: EH82545
Registration Date and Time: 1994-06-16 14:29
Registered Owner: THE CORPORATION OF THE VILLAGE OF LAKE COWICHAN
Remarks: INTER ALIA
PLAN VIP59151

Nature: STATUTORY RIGHT OF WAY
Registration Number: EH82546
Registration Date and Time: 1994-06-16 14:29
Registered Owner: NORSEMAN DEVELOPMENT CORP.
INCORPORATION NO. 122361
Remarks: INTER ALIA
IN PLAN VIP59151

Nature: EASEMENT
Registration Number: EH82548
Registration Date and Time: 1994-06-16 14:29
Remarks: PART IN PLAN VIP59152
APPURTENANT TO STRATA
LOTS 1 TO 30 INCLUSIVE
STRATA PLAN VIS3290

Miscellaneous Notes: NONE

Handwritten signatures and initials in the lower right quadrant of the page. There are three distinct marks: a large, stylized signature on the left, a smaller signature in the middle, and a set of initials on the right.

INFORMATION ABOUT THE PROPERTY DISCLOSURE STATEMENT
STRATA TITLE PROPERTIES –
BARE LAND STRATA

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 property 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 Strata Lot.

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 Strata Lot and the Development 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 Strata Lot and the Development 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.

FIVE 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 property. 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 Strata Lot.
2. The buyer must still make the buyer's own inquiries concerning the Strata Lot 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.
5. “Strata Lot” is defined as the bare land strata lot (and all buildings thereon), including limited common property, being purchased. “Common Property” includes buildings or spaces accessible to all owners. “Development” is defined as the land upon which the Strata Lot, all other strata lots and Common Property are situated, the Strata Lot, all other strata lots and Common Property.

PROPERTY DISCLOSURE STATEMENT

STRATA TITLE PROPERTIES – BARE LAND STRATA


 Date of disclosure: June 26/2025

The following is a statement made by the Seller concerning the property or Strata Lot located at:

ADDRESS/STRATA LOT #: 245 Lake Park Rd Lake Cowichan BC V0R 2G1 (the "Strata Lot")

THE PROPERTY CONTAINS THE FOLLOWING BUILDINGS: <input checked="" type="checkbox"/> Principal Residence _____ Residence(s) _____ Barn(s) _____ Shed(s) _____ Other Building(s) Please describe _____				
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. "Strata Lot" is defined as the bare land strata lot (and all buildings thereon), including related limited common property, being purchased. "Common Property" includes buildings or spaces accessible to all owners. "Development" is defined as the land upon which the Strata Lot, all other strata lots and Common Property are situated, the Strata Lot, all other strata lots and Common Property.	THE SELLER SHOULD INITIAL THE APPROPRIATE REPLIES.			
	YES	NO	DO NOT KNOW	DOES NOT APPLY

1. LAND

A. Are you aware of any past or present underground oil storage tank(s) in or on the Strata Lot?		6/8/21		
B. Are you aware of any existing tenancies of the Strata Lot, written or oral?		6/8/21		
C. Are you aware of any current or pending local improvement levies/charges?		6/8/21		
D. Are you aware of any pending litigation or claim affecting the Development or the Strata Lot from any person or public body?		6/8/21		
E. Are you aware of any encroachments, unregistered easements or unregistered rights-of-way affecting the Strata Lot or the Common Property?		8/26/25		
F. Is there a survey certificate available for the Strata Lot?			6/8/21	
G. Have you received any other notice or claim affecting the Strata Lot from any person or public body?		8/26/25		

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BUYER'S INITIALS

BC1010 NOV 2023

6/8/21	6/8/21	
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SELLER'S INITIALS

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June 26/2025

DATE OF DISCLOSURE

ADDRESS/STRATA UNIT #:

245

Lake Park Rd

Lake Cowichan

BC V0R 2G1

2. SERVICES respecting the Strata Lot	YES	NO	DO NOT KNOW	DOES NOT APPLY
<p>A. Please indicate the water system(s) the Strata Lot uses:</p> <p><input checked="" type="checkbox"/> A water provider supplies my water (e.g., local government, private utility)</p> <p><input type="checkbox"/> I have a private groundwater system (e.g. well, cisterns and other diversions)</p> <p><input type="checkbox"/> I have a shared groundwater system (e.g. well, cisterns and other diversions)</p> <p><input type="checkbox"/> Water is diverted from a surface water source (e.g., creek or lake)</p> <p><input type="checkbox"/> Strata Owned/Operated</p> <p><input type="checkbox"/> Not connected</p> <p>Other _____</p>				
<p>B. If you indicated in 2A that the Strata Lot has a private groundwater or private surface water system, you may require a water licence issued by the provincial government.</p> <p>(i) Do you have a water licence for the Strata Lot already?</p> <p>(ii) Have you applied for a water licence and are awaiting response?</p>				8/15/25
<p>C. Are you aware of any problems with the water system serving the Strata Lot?</p>		8/15/25		
<p>D. Are records available regarding the quality of the water available (such as geochemistry and bacteriological quality, water treatment installation/maintenance records) for the Strata Lot?</p>		8/15/25		
<p>E. Are records available regarding the quantity of the water available (such as pumping test or flow tests) for the Strata Lot?</p>		8/15/25		
<p>F. Indicate the sanitary sewer system the Strata Lot is connected to:</p> <p><input checked="" type="checkbox"/> Municipal <input type="checkbox"/> Strata Owned/Operated</p> <p><input type="checkbox"/> Septic <input type="checkbox"/> Lagoon</p> <p><input type="checkbox"/> Pump and Haul <input type="checkbox"/> Not connected</p> <p>Other _____</p>				
<p>G. Are you aware of any problems with the sanitary sewer system serving the Strata Lot?</p>		8/15/25		8/15/25
<p>H. Are there any current service contracts for Strata Lot services (i.e., septic removal or maintenance)?</p>				8/15/25
<p>I. If the system serving the Strata Lot is septic or lagoon and installed after May 31, 2005, are maintenance records available?</p>		8/15/25		



BUYER'S INITIALS

BC1010 NOV 2023



SELLER'S INITIALS

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June 26/2025

DATE OF DISCLOSURE

ADDRESS/STRATA UNIT #: 245 Lake Park Rd Lake Cowichan BC V0R 2G1

3. SERVICES respecting the Common Property	YES	NO	DO NOT KNOW	DOES NOT APPLY
A. Please indicate the water system(s) the Strata Lot uses: <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, cisterns and other diversions) <input type="checkbox"/> I have a shared groundwater system (e.g., well, cisterns and other diversions) <input type="checkbox"/> Water is diverted from a surface water source (e.g., creek or lake) <input type="checkbox"/> Strata Owned/Operated <input type="checkbox"/> Not connected Other _____				
B. If you indicated in 3A that the Common Property has a private groundwater or private surface water system, you may require a water licence issued by the provincial government.				
(i) Does the Strata Corporation have a licence already?			8/11	8/11
(ii) Has the Strata Corporation applied for a water licence and are awaiting response?				8/11
C. Are you aware of any problems with the water system serving the Common Property?		8/11		
D. Are records available regarding the quality of the water available (such as geochemistry and bacteriological quality, water treatment installation/maintenance records) for the Common Property?		8/11		
E. Are records available regarding the quantity of the water available (such as pumping test or flow tests) for the Common Property?		8/11		
F. Please indicate the water system(s) the Common Property is connected to: <input checked="" type="checkbox"/> Municipal <input type="checkbox"/> Strata System <input 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 serving the Common Property?		8/11		
H. Are there any current service contracts for Common Property services (i.e., septic removal or maintenance)?		8/11		
I. If the system serving the Common Property is septic or lagoon and installed after May 31, 2005, are maintenance records available?		8/11		

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BUYER'S INITIALS

8/11		
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SELLER'S INITIALS

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June 26/2025

DATE OF DISCLOSURE

ADDRESS/STRATA UNIT #: 245 Lake Park Rd Lake Cowichan BC V0R 2G1

4. BUILDING respecting the Strata Lot	YES	NO	DO NOT KNOW	DOES NOT APPLY
A. To the best of your knowledge, are the exterior walls of any Building on the Strata Lot insulated?	YES			
B. To the best of your knowledge, are the ceilings of all Buildings on the Strata Lot insulated?	YES			
C. To the best of your knowledge, have the Buildings on the Strata Lot ever contained any asbestos products?		NO		
D. Has a final building inspection for the Buildings on the Strata Lot been approved or a final occupancy permit been obtained?	YES			
E. Has the fireplace, fireplace insert, or wood stove installation in the Strata Lot been approved: (i) <input type="checkbox"/> by local authorities? (ii) <input type="checkbox"/> by a WETT certified inspector?			NO	
F. (i) Have the Buildings on this Strata Lot been previously occupied?		YES		
(ii) Are you the "owner developer" as defined in the Strata Property Act?		YES		
G. Does the Strata Lot have any equipment leases or service contracts (e.g. security systems, water purification, etc.)? PROPANE	YES	1		
H. Are you aware of any additions or alterations made to the Strata Lot in the last sixty days?		NO		
I. Are you aware of any additions or alterations made to the Strata Lot without a required permit and final inspection: (e.g., building, electrical, gas, etc.)?	NO			
J. Are you aware of any structural problems with any of the buildings on the Strata Lot?		YES		
K. Are you aware of any problems with the heating and/or central air conditioning system for the Strata Lot?		YES		
L. Are you aware of any moisture and/or water problems in the walls, basement or crawl space of any Buildings on the Strata Lot?		YES		
M. Are you aware of any damage to the Strata Lot due to wind, fire or water?		YES		
N. Are you aware of any infestation or unrepaired damage to any Building on the Strata Lot by insects, rodents or bats?		YES		
O. Are you aware of any roof leakage or unrepaired roof damage to any Building on the Strata Lot? (Age of roof if known 4 years)		YES		
P. Are you aware of any problems with the electrical or gas system of the Strata Lot?		YES		
Q. Are you aware of any problems with the plumbing system of the Strata Lot?		YES		

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BUYER'S INITIALS

YES	
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SELLER'S INITIALS

BC1010 NOV 2023

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JUNE 26/2025

PAGE 5 of 10 PAGES

DATE OF DISCLOSURE

ADDRESS/STRATA UNIT #: 245 Lake Park Rd Lake Cowichan BC V0R 2G1

4. BUILDING Respecting the Strata Lot (continued)

	YES	NO	DO NOT KNOW	DOES NOT APPLY
R. Are you aware of any problems with the swimming pool and/or hot tub on the Strata Lot?		SN		
S. Does the Strata Lot contain unauthorized accommodation?		SN		
T. Are you aware of any additions, alterations or upgrades made to the Strata Lot that were not installed by the original developer?		SN		
U. Are there any agreements under which the owner of the Strata Lot assumes responsibility for the installation and/or maintenance of alterations to the Strata Lot?		SN		
V. Was this Strata Lot constructed by an "owner builder," as defined in the Homeowner Protection Act, within the last 10 years? If yes, attach required Owner Builder Disclosure Notice.		SN		
W. Is this Strata Lot or related Common Property covered by home warranty insurance under the Homeowner Protection Act?	SN			
X. Is there a current "EnerGuide for Houses" rating number available for this Strata Lot? If so, what is the rating number? _____ When was the energy assessment report prepared? _____			SN	

5. BUILDING respecting the Common Property

A. To the best of your knowledge, are the exterior walls of all Buildings on the Common Property insulated?				SN
B. To the best of your knowledge, are the ceilings of all Buildings on the Common Property insulated?				SN
C. To the best of your knowledge, have the Buildings on the Common Property ever contained any asbestos products?				SN
D. Has a final building inspection for the Buildings on the Common Property been approved or a final occupancy permit been obtained?				SN
E. Has the fireplace, fireplace insert, or wood stove installation been approved: (i) <input type="checkbox"/> by local authorities? (ii) <input type="checkbox"/> by a WETT certified inspector?				SN
F. Does the Common Property have any equipment leases or service contracts (e.g. security systems, water purification, etc.)?				SN
G. Are you aware of any additions or alterations made to the Common Property in the last sixty days?		VP		
H. Are you aware of any additions or alterations made to the Common Property without a required permit and final inspection (e.g., building, electrical, gas, etc.)?		VP		

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SN	G	
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Lake Cowichan

BC V0R 2G1

5. BUILDING Respecting the Common Property (continued)

	YES	NO	DO NOT KNOW	DOES NOT APPLY
I. Are you aware of any structural problems with any of the buildings in the Common Property?		SN ST		
J. Are you aware of any problems with the heating and/or central air conditioning system for the Common Property?		SN ST		
K. Are you aware of any moisture and/or water problems in the walls, basement or crawl space of any Buildings on the Common Property?		SN ST		
L. Are you aware of any damage to the Common Property due to wind, fire or water?		SN ST		
M. Are you aware of any infestation or unrepaired damage to the Common Property by insects, rodents or bats?		SN ST		
N. Are you aware of any roof leakage or unrepaired roof damage to any Building on the Common Property? (Age of roof if known _____ years)		SN ST		
O. Are you aware of any problems with the electrical or gas system of the Common Property?		SN ST		
P. Are you aware of any problems with the plumbing system of the Common Property?		SN ST		
Q. Are you aware of any problems with the swimming pool and/or hot tub on the Common Property?		SN ST		
R. Does the Common Property contain unauthorized accommodation?		SN ST		
S. Are you aware of any additions, alterations or upgrades made to the Common Property that were not installed by the original developer?		SN ST		
T. Is the Common Property covered by home warranty insurance under the <i>Homeowner Protection Act</i> ?		SN ST		
U. Are there any agreements under which the owner of the Strata Lot assumes responsibility for the installation and/or maintenance of alterations to the Common Property?		SN ST		
V. Is there a current "EnerGuide for Houses" rating number available for the Common Property? If so, what is the rating number? _____ When was the energy assessment report prepared? _____		SN ST		

6. STRATA CORPORATION GOVERNANCE MATTERS

A. Are you aware of any pet restrictions?	2 DOGS or 2 cats	SN ST		
B. Are you aware of any rental restrictions?		SN ST		
C. Are you aware of any age restrictions?		SN ST		

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SN ST	
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6. STRATA CORPORATION GOVERNANCE MATTERS (continued)

	YES	NO	DO NOT KNOW	DOES NOT APPLY
D. Are you aware of any other restrictions? If so, provide details on page 9, Section 8. ADDITIONAL COMMENTS AND/OR EXPLANATIONS		8/15		
E. Are you aware of any special levy(ies) voted on or proposed? How much? _____		8/15		
F. Have you paid any special levy(ies) in the past 5 years? How much? _____		8/15		
G. Are you aware of any agreements that provide for future payment or possible payment of monies to you in your capacity as the current owner of the Strata Lot?		8/15		
H. Are you aware of any pending strata corporation policy or bylaw amendment(s) which may alter or restrict the uses of the Strata Lot?		8/15		
I. Nature of Interest/Ownership: <input checked="" type="checkbox"/> Freehold <input type="checkbox"/> Time Share <input type="checkbox"/> Leasehold <input type="checkbox"/> Undivided <input type="checkbox"/> Bare Land <input type="checkbox"/> Cooperative				
J. Management Company _____ Name of Manager _____ Telephone _____ Address _____				
K. If self managed: STRATAVIS32902007027.com Strata Council President's Name <u>Randy Jones</u> Telephone _____ Strata Council Secretary Treasurer's Name _____ Telephone _____				
L. Are the following documents available?	YES	NO	CAN BE OBTAINED FROM:	
Bylaws			8/15	
Rules/Regulations			8/15	
Year-to-date Financial Statements			8/15	
Current Year's Operating Budget			8/15	
All Minutes of Last 24 Months Including Council, Special and AGM Minutes			8/15	
Engineer's Report and/or Building Envelope Assessment			8/15	
Strata Plan			8/15	
Depreciation Report			8/15	
Reserve Fund Study			8/15	
Summary of Insurance Coverages (including premium)			8/15	

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8/15	8/15	
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6. STRATA CORPORATION GOVERNANCE MATTERS (continued)

M. What is the monthly strata fee? \$ 50.00 Road maintenance

Does this monthly fee include:	YES	NO	DO NOT KNOW	DOES NOT APPLY		YES	NO	DO NOT KNOW	DOES NOT APPLY
Management?				✓	Recreation?				✓
Heat?				✓	Cable?				✓
Hot Water?				✓	Gardening?				✓
Gas Fireplace?				✓	Caretaker?				✓
Garbage?				✓	Water?				✓
Sewer?				✓	Other?				✓

N. (i) Number of Strata Lot parking stalls included _____ and specific numbers _____

- (ii) Are these: ☐ (a) Limited Common Property? ☐ (b) Common Property? ☐ (c) Rented?
☐ (d) Long Term Lease? ☐ (e) Other?

O. (i) Storage Locker? ☐ Yes ☐ No

Number(s) _____

- (ii) Are these: ☐ (a) Limited Common Property? ☐ (b) Common Property? ☐ (c) Rented?
☐ (d) Long Term Lease? ☐ (e) Other?

7. GENERAL

	YES	NO	DO NOT KNOW	DOES NOT APPLY
A. Are you aware if the Strata Lot, or any other Strata Lot, or the Development has been used to grow cannabis (other than as permitted by law) or to manufacture illegal substances?		SN		
B. Are you aware of any latent defect in respect of the Development? For the purposes of this question, "latent defect" means a defect that cannot be discerned through a reasonable inspection of the Development that renders the Development: (a) dangerous or potentially dangerous to occupants; or (b) unfit for habitation.		SN		
C. Are you aware of any existing or proposed heritage restrictions affecting the Development (including the Development being designated as a "heritage site" or as having "heritage value" under the Heritage Conservation Act or municipal legislation)?		SN		
D. Are you aware of any existing or proposed archaeological restrictions affecting the Development (including the Development being designated as an archaeological site or as having archaeological value under applicable law)?		SN		

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7. GENERAL (continued)

	YES	NO	DO NOT KNOW	DOES NOT APPLY
E. To the best of your knowledge, has the Strata Lot 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/YYY)		SN 5		
F. Is there a radon mitigation system in the Strata Lot? (i) If yes, are you aware of any problems or deficiencies with the radon mitigation system in the Strata Lot?		SN 5		
G. To the best of your knowledge, has the Common Property 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/YYY)		SN J		
H. Is there a radon mitigation system in the Common Property? (i) If yes, are you aware of any problems or deficiencies with the radon mitigation system in the Common Property?		SN 5		

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

4.G. Propane tank leased - Superior Propane

4.I. Lower exterior deck stairs added by seller

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

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) Seth Van Loon


SELLER(S) Sharon Jarvis

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 Strata Lot and the Common Property and, if desired, to have the same inspected by a licensed inspection service of the Buyer's choice.

The Buyer acknowledges that all measurements are approximate. The Buyer should obtain a strata plan drawing from the Land Title Office or retain a professional home measuring service if the Buyer is concerned about the size.

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 Strata Lot or the Development.

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2025-05-20 14:00:52

Index Search Results

Requestor: RE/MAX IP

File Reference:

9 search results found

Strata Plan General Index for Strata Plan Number VIS3290

<input type="checkbox"/>	Document Number	Type/Remarks	Date Received	Pages	Status
<input type="checkbox"/>	CB532300	STRATA PLAN BY-LAWS	2023-03-24	3	Found.
<input type="checkbox"/>	CA6897475	STRATA PLAN BY-LAWS	2018-06-28	5	Found.
<input type="checkbox"/>	CA5886946	STRATA PLAN BY-LAWS	2017-03-23	3	Found.
<input type="checkbox"/>	CA4708533	MAILING ADDRESS	2015-09-29	2	Found.
<input type="checkbox"/>	CA4322763	STRATA PLAN BY-LAWS	2015-04-07	2	Found.
<input type="checkbox"/>	CA3898198	MAILING ADDRESS	2014-08-13	2	Found.
<input type="checkbox"/>	CA3887268	MAILING ADDRESS	2014-08-06	2	Found.
<input type="checkbox"/>	FA119897	STRATA PLAN BY-LAWS	2006-10-04	4	Found.
<input type="checkbox"/>	EK45057	MAILING ADDRESS CHANGE OF ADDRESS	1996-04-30	1	Found.

PART V. REGULATIONS FOR EACH ZONE

5.1 LOW AND MEDIUM DENSITY RESIDENTIAL ZONE DISTRICTS

5.1.1 Intent of Zone Districts

- a. Suburban Residential R-1
- The intent of the Suburban Residential R-1 Zone is to provide for single detached residential dwellings in a low-density environment.
- b. Urban Residential R-2
- The intent of the Urban Residential R-2 Zone is to provide for primarily detached residential dwellings in a low-density urban setting.
- c. Traditional Urban Residential R-3.
- The intent of the Traditional Urban Residential R-3 Zone is to provide for a variety of residential dwelling types of medium density in an urban setting.
- d. Medium Density Residential R-4
- The intent of the Medium Density Residential R-4 Zone is to provide for single detached residential dwellings, including manufactured homes, on compact lots in a medium density environment.
- e. Residential R-5
- The intent of the Single Detached and Duplex Residential R-5 Zone is to provide for a single detached and duplex dwelling types on small lots in a medium density urban setting.
- f. Small House Residential R-6
- The intent of the Small House Residential R-6 Zone is to provide for small single detached dwellings on small lots in a medium density urban setting.

5.1.2 Permitted Principal Uses

Residential District Name and Symbol	Suburban R-1	Urban R-2	Traditional Urban R-3	Medium density R-4	Single Detached and Duplex R-5	Small House R-6
Principal Uses						
a. Single detached	✓	✓	✓	✓	✓	✓
b. Duplex		✓	✓	✓	✓	
c. Lodge / boarding house			✓			
d. Triplex			✓	✓		
e. Quadplex			✓	✓		
f. Townhouse				✓		



5.1.3 Permitted Accessory Uses

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a. Permitted Accessory Use Table

Residential District Name and Symbol	Suburban R-1	Urban R-2	Traditional Urban R-3	Medium density R-4	Single Detached and Duplex R-5	Small House R-6
Accessory Uses						
a. Secondary Suite in single detached	✓	✓	✓	✓	✓	✓
b. Secondary suite in duplex		✓	✓	✓		
c. Garden Suite	✓	✓	✓			
d. Coach House	✓	✓	✓			
e. Bed and Breakfast		✓				
f. Home-based Business	✓	✓	✓	✓	✓	✓

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- b. Accessory Use Limitations and Special Considerations
- i. Notwithstanding the provisions in Article 5.1.3 b., a garden suite or coach house is prohibited on lots without municipal sewer and water service.
 - ii. On a lot with a duplex, accessory dwelling units are restricted to secondary suites, subject to provisions within Article 5.1.3 b.; a coach house or garden suite is prohibited.
 - iii. In all low and medium density residential zone districts one accessory dwelling unit is permitted on a lot.
 - iv. Suburban R-1 zone
 - a. One of three types of accessory dwelling unit is permitted on a lot with a single detached dwelling: a secondary suite, a garden suite, or a coach house.
 - b. A home-based business is permitted if
 - (a) the combined area of a secondary suite and the area devoted to the home-based business does not exceed 40% of the gross floor area of the residential dwelling up to a total of 80 square metres; or
 - (b) the accessory dwelling is in a separate structure such as a garden suite or coach house.



- v. Urban R-2 zone
 - a. One of three types of accessory dwelling unit is permitted on a lot with a single detached dwelling: a secondary suite, or a garden suite or a coach house.
 - b. A secondary suite is permitted on a lot with a duplex, provided it is a lot of a minimum 780 square metres.
 - c. A bed and breakfast is permitted if there is no accessory dwelling, or the accessory dwelling or the bed and breakfast bedrooms are in a separate structure, such as a garden suite, or coach house or other type of accessory building.
 - d. A home-based business is permitted if
 - (a) the combined area of a secondary suite and the area devoted to the home-based business does not exceed 40% of the gross floor area of the residential dwelling up to a total of 80 square metres; or
 - (b) the accessory dwelling is in a separate structure such as a garden suite or coach house.
- vi. Traditional Urban R-3 zone
 - a. One of three types of accessory dwelling unit is permitted: a secondary suite, or a garden suite, or a coach house is permitted on a lot with a single detached dwelling.
 - b. A secondary suite is permitted on a lot with a duplex, provided it is a corner lot, or has a garage with tandem parking, or lot of a minimum 780 square metres.
 - c. A home-based business is permitted if
 - (a) the combined area of a secondary suite and the area devoted to the home-based business does not exceed 40% of the gross floor area of the residential dwelling up to a total of 80 square metres; or
 - (b) the accessory dwelling is in a separate structure such as a garden suite or coach house.
- vii. Medium Density R-4 zone
 - a. A secondary suite is permitted on a lot with a single detached dwelling.
 - b. A secondary suite is permitted on a lot with a duplex provided it is a corner lot or has a garage with tandem parking or is on a lot of a minimum 780 square metres.
 - c. A home-based business is permitted if the combined area of a secondary suite and the area devoted to the home-based business does not exceed 40% of the gross floor area of the residential dwelling up to a maximum total of 80 square metres.
- viii. Single Detached and Duplex R-5 zone
 - a. A secondary suite is permitted on a lot with a single detached dwelling.
 - b. A secondary suite is permitted on a lot with a duplex, provided it is a corner lot, or has a garage with tandem parking, or lot of a minimum 780 square metres.
 - c. A home-based business is permitted if the combined area of a secondary suite and the area devoted to the home-based business does not exceed 40% of the gross floor area of the residential dwelling up to a maximum total of 80 square metres.



- ix. Small House R-6 zone
 - a. A secondary suite is permitted in a single detached dwelling subject to the following:
 - (i) The secondary suite is in a basement or in a walk out garden level.
 - (ii) The maximum lot coverage is 50%.
 - (iii) One of the required off street vehicle spaces is a garage.
 - b. A home-based business is permitted if the combined area of a secondary suite and the area devoted to the home-based business does not exceed 40% of the gross floor area of the residential dwelling up to a maximum total of 80 square metres.

5.1.4 Site Specific Permitted Principal and Accessory Uses

- a. Suburban R-1
- b. Urban R-2
 - i. Principal Uses
 - (a) Rental only tenure for 25% of all units of any housing type for land legally described as Lot B, Plan VIP 29595, District Lot 16, Cowichan Lake Land District (PID: 001-378-635), also known as 7995 Cowichan Lake Road, as depicted on Schedule "A".
- c. Traditional Urban R-3
 - i. Principal Uses
 - (a) Silviculture for Lots 1 to 4, Plan VIP74849, District Lots 10 & 14, silviculture, subject to the following conditions:
 - (i) a minimum lot size of 40,000 square metres;
 - (ii) leave strips along streams shall be established in accordance with the requirements of the Riparian Area Regulations; and
 - (iii) leave strips of a minimum of a minimum 10 metre width shall be established for the purpose of protecting the visual aesthetics along the primary roadway adjacent to the Town-owned campground and leading to the Cowichan Lake Educational Centre.
 - (b) Rental only tenure for 25% of all units of any housing type for Lot B, Plan VIP 44661, District Lot 16, Cowichan Lake Land District (PID: 006-130-453), also known as Cowichan Lake Road and depicted on Schedule "A".
 - (c) Rental only tenure for 100% of units on Lot 3, Section 6, Renfrew Land District, Plan VIP5580 (PID: 005-990-254), also known as 118 MacDonald Road, as depicted on Schedule "A".
 - ii. Accessory Uses
 - (a) Development and care of forests for use for Lots 1 to 4, Plan VIP74849, District Lots 10 & 14.
 - (b) Bed and Breakfast, accessory to principal single detached residential use for Lot 3, Block 4, Section 5, Plan 1750 only.
- d. Medium Density R-4
 - i. Principal Uses
 - (a) Rental only tenure for 100% of units on the 0.89 acre parcel within the unrecorded subdivision of Lot A, Section 6, District Lot 13, Cowichan Lake Land District, Plan VIP64669 (PID: 023-666-056), also known as Point Ideal Drive, as depicted on Schedule "A".



(b) Rental only tenure for 100% of units on Lot 16, Block 6, Plan VIP 1231, District Lot 12, Cowichan Lake Land District (PID: 007-656-033), also known as 89 Lakeview Avenue.

- e. Single Detached and Duplex R-5
- f. Small House R-6

5.1.5 Zone District Subcategory Permitted Principal and Accessory Uses

Zone district subcategories s are denoted on the Schedule A Zoning Map with the corresponding letter.

- a. Suburban R-1
- b. Urban R-2

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i. Designation R, denoted as R-2-R on the map, is to permit ‘rental only’ dwellings in accordance with the Local Government Act. Any parcel specific standards are described within Subsection **5.1.4 Site Specific Permitted Principal and Accessory Uses.**

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- c. Traditional Urban R-3

i. Designation R, denoted as R-3-R on the map, is to permit ‘rental only’ dwellings in accordance with the Local Government Act. Any parcel specific standards are described within Subsection **5.1.4 Site Specific Permitted Principal and Accessory Uses.**

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- d. Medium Density R-4

i. Designation R, denoted as R-4-R on the map, is to permit ‘rental only’ townhouse dwellings in accordance with the Local Government Act. Any parcel specific standards are described within Subsection **5.1.4 Site Specific Permitted Principal and Accessory Uses.**

- e. Single Detached and Duplex R-5
 - i. Designation B (denoted as R-5 B) is to permit Bed and Breakfast is an accessory use.
- f. Small House R-6

5.1.6 Standards

13 14 15 34

Low and Medium Density Residential Zone Districts Standards						
District Name and Symbol	Suburban R-1	Urban R-2	Traditional Urban R-3	Medium Density R-4	Single Detached and Duplex R-5	Small House R-6
Standards						
a. Minimum Lot Size (square metres) or lot location						



Low and Medium Density Residential Zone Districts Standards						
District Name and Symbol	Suburban R-1	Urban R-2	Traditional Urban R-3	Medium Density R-4	Single Detached and Duplex R-5	Small House R-6
i. Single dwelling	600	600	600	500	350	275
ii. Duplex (two units on a single lot strata)		780	780	600	600	
iii. Duplex (two units, each on its own fee simple lot)		300	300	300	300	
b. Duplex special provisions						
i. Front face differential setbacks			The front faces of individual units shall be setback from each other by a minimum of 1.5 metres			
b. Triplex and quadplex			780 or corner lot	780 or corner lot		
c. Townhouse units with individual fee simple lots				200		
d. Maximum number of storeys	3	3	3	3	3	1 1/2
e. Maximum Height (metres)						
i. Principal building	11.0	11.0	11.0; For all building types except for townhouses the third storey shall have a minimum roof slope of 8 vertical run to 12 horizontal run			5.5; the ridge of pitched roofs with a minimum slope of six to 12 may extend up to 7.6 m; all parts of the roof above 5.5 m shall be pitched.
ii. Accessory building greater than 10 m ²	7.5	7.5	7.5	4.5 for pitched roof; 3.7 for flat roof	7.5	4.5 for pitched roof; 3.7 for flat roof
iii. Accessory structure less than 10 m ²	3.5	3.5	3.5	3.5	3.5	3.5



Low and Medium Density Residential Zone Districts Standards						
District Name and Symbol	Suburban R-1	Urban R-2	Traditional Urban R-3	Medium Density R-4	Single Detached and Duplex R-5	Small House R-6
e. Maximum lot coverage (%)	30	40	50	50	50	60; 50 when a secondary suite is present for R-6 Small House Zone
f. Minimum setbacks for principal and accessory buildings or structures (metres)						
i Front lot line	7.5	7.5	a) For single detached, duplex, triplex, and quadplex dwellings: <ul style="list-style-type: none">6.1 to garage face;4.5 to front face of dwelling;the garage face shall in all cases be set back a minimum of 1.5 metres further than the dwelling front face. b) For townhouses: 4.5 to dwelling face and garage face; front porches may extend into the setback.			1.5
ii. Rear lot line	4.5	4.5	4.5	3.0	4.5	1.5
iii. Interior side lot line	2.0	1.5	1.5	1.5	1.5	1.2
iv. Interior side lot line for duplexes and townhouses on fee simple lots		Use shall be separated only by a common party wall.				
v. Exterior side lot line	3.0	3.0	3.0	4.0	1.5	1.5
g. Minimum setbacks for accessory structures of less than 10m ² (metres)						
i. Front lot line	7.5	7.5	7.5	7.5	4.5	n/a
ii. Rear lot line	0.6	0.6	0.6	0.6	0.6	n/a
iii. Interior side lot line	0.6	0.6	0.6	0.6	0.6	n/a
iv. Exterior side lot line	3.0	3.0	3.0	4.0	1.5	n/a



5.1.7 **Exceptions to Standards**

- a. For Lots 1 to 4, Plan VIP74849, District Lots 10 & 14.
 - i. Minimum lot size is 40,000 square metres.
 - ii. Minimum building setbacks for principal and accessory buildings is 30 metres for the front lot line and 15 metres for the rear, exterior side, and interior side lot lines.

5.1.8 **Secondary Suite Standards**

- a. Maximum size is 40% of gross floor area of principal dwelling, or 85 square metres, whichever is less.
 - iii. Minimum size is 30 square metres.
 - iv. Maximum number of bedrooms is 2 (two).
 - v. Entrance shall be a separate independent entrance form the principal dwelling entrance.



5.1.9 **Garden Suite Standards**

- a. Maximum size is 40% of gross floor area of principal dwelling, or 60 square metres, whichever is less.
- b. Minimum size is 30 square metres.
- c. Maximum number of bedrooms is 2 (two).
- d. A Garden suite shall be located in the rear yard of the principal dwelling, except in the case of a riverside or lakeside lot, in which case it may also be located in the front or side yard.

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5.1.10 **Coach House Standards**

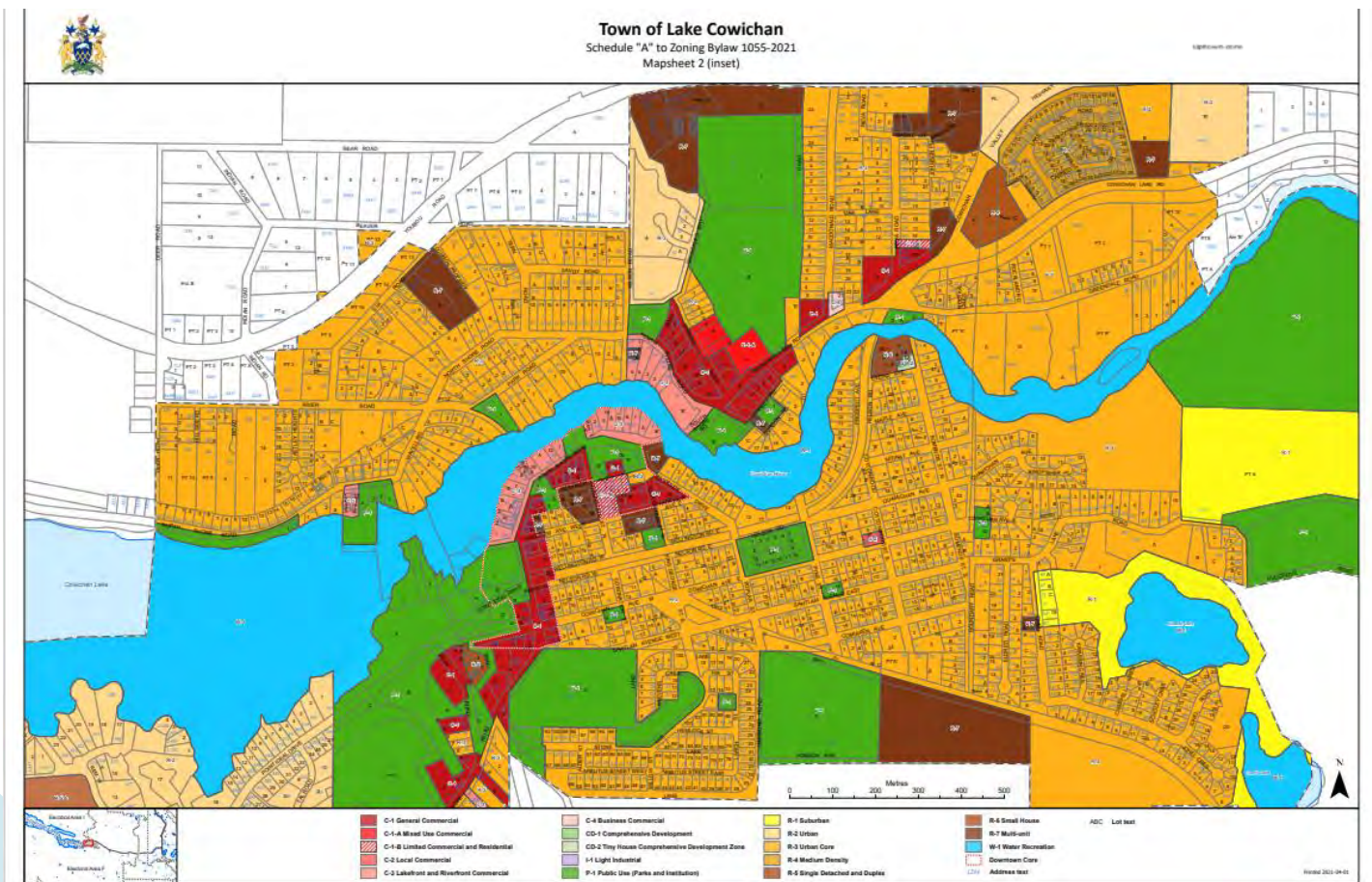
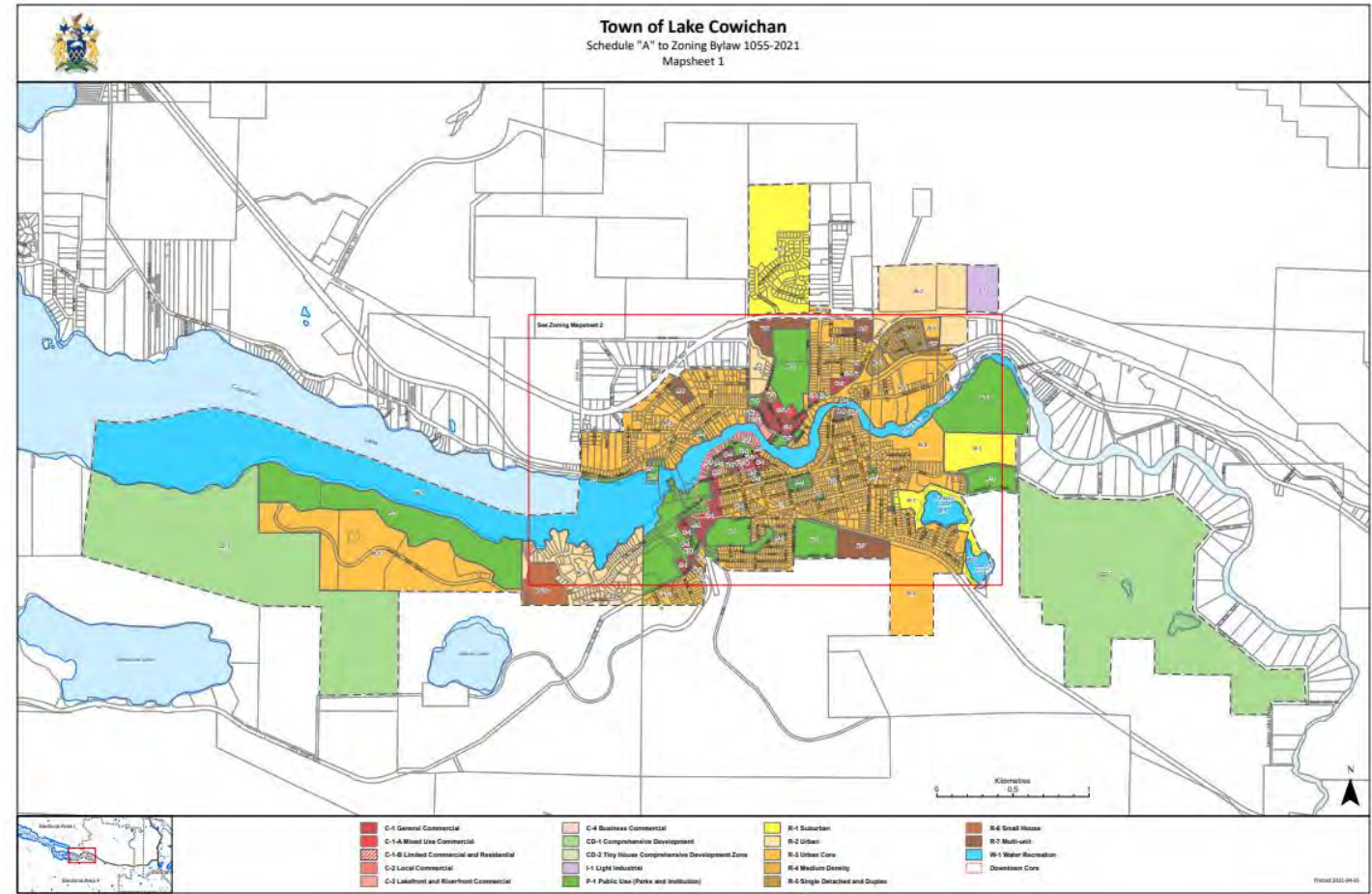
- a. The maximum size is 40% of gross floor area of principal dwelling, or 60 square metres, whichever is less.
- b. The minimum size is 30 square metres.
- c. The maximum number of bedrooms is 2 (two).

17



SCHEDULE 'A' ZONING MAP

Note: Maps shown here for reference only. View high resolution maps in the Town Office or in a separate file on the Town website.





Public Records Full Property Report

Property Identification & Legal Description

Address:	245 LAKE PARK RD LAKE COWICHAN BC				
Jurisdiction:	Town of Lake Cowichan				
Roll No:	959540	Assessment Area:	4		
PID No:	018-816-835	MHR No:			
Neighbourhood:	North & South of River				
Legal Unique ID:	A00000QWDV				
Legal Description:	STRATA LOT 30, PLAN VIS3290, DISTRICT LOT 16, COWICHAN LAKE LAND DISTRICT, TOGETHER WITH AN INTEREST IN THE COMMON PROPERTY IN PROPORTION TO THE UNIT ENTITLEMENT OF THE STRATA LOT AS SHOWN ON FORM 1 OR V, AS APPROPRIATE				

2024 Municipal Taxes

Gross Taxes: \$4,328

2025 Assessed Values

VALUATION:

	Value:	Land	Improve	Total
		\$189,000	\$435,000	\$624,000

GENERAL:

	Land	Improve	Total
Gross Value:	\$189,000	\$435,000	\$624,000
Exempt Value:	\$0	\$0	\$0
Net Value:	\$189,000	\$435,000	\$624,000

SCHOOL:

	Land	Improve	Total
Gross Value:	\$189,000	\$435,000	\$624,000
Exempt Value:	\$0	\$0	\$0
Net Value:	\$189,000	\$435,000	\$624,000

BC TRANSIT:

	Land	Improve	Total
Gross Value:	\$0	\$0	\$0
Exempt Value:	\$0	\$0	\$0
Net Value:	\$0	\$0	\$0

Last Three Sales Per BCA

Conveyance Date	Price	Document No	Conveyance Type
2021-05-05	\$486,950	CA8978579	Improved Single Property Transaction
2020-08-14	\$89,000	CA8361963	Vacant Single Property Transaction
2004-10-13	\$21,500	CA25210	Vacant Single Property Transaction

Other Property Information

Lot SqFt:	4,791	Lot Width:	
Lot Acres:	0.11	Lot Depth:	
Tenure:	Crown-Granted	Actual Use:	Single Family Dwelling
School District:	Cowichan Valley	Manual Class:	1 STY SFD - After 1990 - Standard
Vacant Flag:	No	Reg District:	Cowichan Valley
BC Transit Flag:	No	Reg Hosp Dist:	Cowichan Valley
Farm No:		Mgd Forest No:	
DB Last Modified:	2025-01-01	Rec Last Modified:	2025-01-01

Assessment & Tax History

Year	Assessed Value	Gross Taxes
2024	\$641,000	\$4,328
2023	\$629,000	
2022	\$576,000	\$3,846
2021	\$88,500	\$1,019

2020	\$103,000	\$1,172
2019	\$98,200	\$1,026
2018	\$62,700	\$783
2017	\$55,700	\$772
2016	\$48,500	\$741
2015	\$47,000	
2014	\$47,300	
2013	\$52,600	
2012	\$52,600	
2011	\$50,500	
2010	\$53,800	
2009	\$53,900	
2008	\$53,900	
2007	\$49,000	
2006	\$24,700	
2005	\$22,500	
2004	\$15,000	
2003	\$19,000	
2002	\$19,000	
2001	\$19,000	

Home type:

Single

Address

Street:

245 Lake Park

City:

Lake Cowichan

Legal Description

PID:

Search

Clear

Search results:

Lake Cowichan, 245 Lake Park Road

Click on the address for more details

1 new homes found where home type is 'Single' AND City contains 'Lake Cowichan' AND address contains ' 245 Lake Park'

Registered with home warranty insurance.

Builder:	TMabb Industries Ltd
	Visit the Builder Registry for more builder information.
Builder's Warranty Number:	TMAB181
Warranty Commencement Date:	2021/Mar/30
Warranty Provider:	Pacific Home Warranty Insurance Services Inc. for Echelon General Insurance Company
	Phone: 604-574-4776
	Website: www.pacificwarranty.com
Address:	245 Lake Park Road, Lake Cowichan BC V0R 2G0
Legal Description:	STRATA LOT 30 DISTRICT LOT 16 COWICHAN LAKE DISTRICT STRATA PLAN VIS3290
PID:	018-816-835

Understanding your Search Results

Registered with home warranty insurance

Home was or is in the process of being built by a Licensed Residential Builder and is covered by home warranty insurance as required by legislation in B.C. The New Homes Registry provides the name of the builder or developer of record and the contact information of the warranty provider should you wish to confirm details.

Owner-built

Home was or is in the process of being built by an individual under an Owner Builder Authorization issued by BC Housing. This Authorization allows the individual to build a home for their own personal use without being licensed or arranging for home warranty insurance. Owner builders and prospective purchasers should fully understand their rights and obligations when [buying or selling an owner-built home](#). The New Homes Registry indicates whether conditions have been met that would allow an owner builder to sell the home.

Rental only exemption - no home warranty insurance

Multi-unit building or complex built for rental purposes for at least a 10-year period. A covenant on the land title restricts any individual units from being sold for 10 years after first occupancy of the first unit in the building, although the building may be sold as a whole.

Withdrawn from warranty

Construction of the home was commenced with home warranty insurance arranged by the Licensed Residential Builder, but the warranty insurance has been withdrawn, which can happen for a variety of reasons. The Licensed Residential Builder may be in the process of re-enrolling the building in home warranty insurance. In this case construction may not re-commence, or the building offered for sale or sold without being re-enrolled first.

Can’t find the address you are looking for?

Check the [Search hints](#) for tips on how to get best results.

If you cannot find the home you are looking for or if you are seeking information on a home registered after July 1999 and before November 19, 2007, please call the BC Housing Management Commission toll-free at 1-800-407-7757 for assistance.

IMPORTANT: New homes not found on this registry or by calling the Licensing & Consumer Services Branch will be treated as potentially non-compliant and may not be sold until approved by BC Housing.

5/26/2021

Sharon Jarvis & Seth Van Loon
245 Lake Park Road
Lake Cowichan, BC V0R 2G0

Congratulations on enrolling your home in the Pacific Home Warranty Insurance Services warranty program, Canada's best. Your home is one of the most significant purchases you will make and we wish you many years of comfort and enjoyment.

Pacific Home Warranty Insurance Services is the administrator of your warranty. We will work hard to ensure that your choice of a PHW Member Builder is rewarded in the years to come.

Enclosed behind this letter you will find an Insurance Declaration Page that specifies the expiry dates of your warranty protections as provided by your warranty Insurer.

Immediately following the Declaration Page, you will find the warranty certificate(s) that defines the warranty protection afforded to both you, and subsequent purchasers of your home. Please read this warranty certificate carefully as it defines what is and what is not covered by your warranty. The warranty certificate also defines what your responsibilities are as a homeowner with respect to such things as maintenance of your home.

Your Homeowners Information Guide is available online at www.pacificwarranty.com. If you experience any trouble with this process, please contact our office. In this guide, you will see a section regarding Warranty Standards that apply to warranty defect claims in the initial phase of your warranty. The next section in the Homeowner's Information Guide refers to Homeowner Maintenance. You as a homeowner have a contractual obligation to maintain your home, and we have provided you with some information to keep your home worry-free.

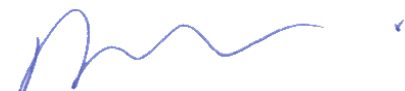
For information on how to make a claim please also visit our website at www.pacificwarranty.com. Here you will find additional information on how to submit a claim as well we outline our claims handling process.

Finally, on our website you will find the Warranty Transfer Form you may need in the event you sell your home.

If you have any questions regarding your warranty, the staff at Pacific Home Warranty Insurance Services will be glad to assist you. Our website provides answers to many common questions at www.pacificwarranty.com, or you may contact us at claims@pacificwarranty.com or toll free at 1-866-957-2314.

Again, congratulations on the purchase of your new home, and welcome to the Pacific Home Warranty Insurance Services family.

Regards,



Darren Van Wart
President
Pacific Home Warranty Insurance Services



Home Warranty Insurance Declaration Page

Registration Number

50-163621

Member Code

TMAB181

Possession Date

3/30/2021

Insured

Sharon Jarvis & Seth Van Loon
245 Lake Park Road, Lake Cowichan BC V0R 2G0

Member Information

Tmabb Industries Ltd
5979 Clements Road, Duncan BC V9L 6J8

Phone: 250-732-4674

Fax:

Registration Information

245 Lake Park Road, Lake Cowichan BC V0R 2G0

Commencement Date

Your Warranty Started on:

3/30/2021

Warranty Expiry Dates SBS-51-13**Coverage Details: SBS-51-13 (Site Built Single - [3])**

Coverage	Effective Date	Expiry Date
Materials & Labour	3/30/2021	3/30/2022
Mechanical Systems	3/30/2021	3/30/2023
Envelope Coverage	3/30/2021	3/30/2026
Structural Coverage	3/30/2021	3/30/2031

Exclusions

Refer to Attached Limited Warranty Certificate

Insurer**Echelon Insurance**

Suite 300, 2680 Matheson Blvd. East, Mississauga, ON L4W 0A5

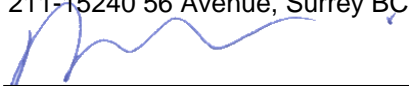
**Home Warranty Insurance Administrator****Progressive Home Warranty Ltd. DBA Pacific Home Warranty Insurance Services**

211-15240 56 Avenue, Surrey BC V3S 5K7

Phone: 1-866-957-2314

Fax: 1-855-825-3992




Darren Van Wart
President
Pacific Home Warranty Insurance Services

Important Notice:

Please read the attached Limited Warranty Certificate carefully. It contains limits, exclusions and notice requirements. The protections available under this Limited Warranty Certificate are time limited as specified above.

Home Warranty Insurance Declaration Page Sticker

******Please detach this sticker and place on or near your electrical panel****.**

Registration Number	Member Code	Possession Date
50-163621	TMAB181	3/30/2021

Insured

Sharon Jarvis & Seth Van Loon
245 Lake Park Road, Lake Cowichan BC V0R 2G0

Member Information

Tmabb Industries Ltd
5979 Clements Road, Duncan BC V9L 6J8

Phone: 250-732-4674

Fax:

Registration Information

245 Lake Park Road, Lake Cowichan BC V0R 2G0

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Structural Coverage	3/30/2021	3/30/2031

Exclusions

Refer to Attached Limited Warranty Certificate

Insurer

Echelon Insurance

Suite 300, 2680 Matheson Blvd. East, Mississauga, ON L4W 0A5

Home Warranty Insurance Administrator

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HOME WARRANTY INSURANCE – DETACHED NEW HOME (FEE SIMPLE OWNERSHIP)

INSURING AGREEMENT

In consideration of the payment of the premium paid, Echelon Insurance (Echelon), through Progressive Home Warranty Ltd. dba Pacific Home Warranty Insurance Services. (Pacific) will provide the benefits described in this Home Warranty Insurance Policy (Policy), subject to the terms and conditions set forth herein or added hereto to the benefit of the Insured who is insured for, and entitled to such benefits. No such terms and conditions shall be considered waived by Echelon in whole or in part unless the waiver is in writing signed by a person authorized for that purpose by Echelon. This Policy, all schedules, forms, riders, endorsements pertaining to, or attached hereto, the Detached New Home registration forms and the Declaration Page shall be considered one (1) document. Collectively these documents are evidence of the contract between the Insured and Echelon.

DEFINITIONS

Any word or expression to which specific meaning has been attached shall bear such meaning whenever it appears, and such definitions shall include the plural and possessive form thereof. For purposes of this Policy, the following terms will be defined as follows and cannot be waived or changed in any way other than in writing from Echelon:

1. "Act" means the Homeowner Protection Act;
2. "Building Code" means, as applicable,
 - a) the British Columbia Building Code established under the Municipal Act, or
 - b) the Vancouver Building Bylaw established under the Vancouver Charter;in force at the time that the building permit was issued for the Detached New Home or, in jurisdictions where a building permit is not required, in force when construction commences;
3. "Building Envelope" means the assemblies, components and materials of the Detached New Home which are intended to separate and protect the interior space of the Detached New Home from the adverse affects of exterior climatic conditions;
4. "Completion Certificate" means the Completion Certificate in the form provided by Pacific which is to be dated, completed and executed by the Member and Insured prior to the Commencement Date;
5. "Commencement Date" means the date this Policy is effective and coverage commences;
6. "Contract" means the written agreement made between the Member and the Insured for construction and/or sale to the Insured of a Detached New Home;
7. "Defect" means any design or construction that is contrary to the Building Code or that requires repair or replacement due to negligence of the Member or a person for whom the Member is responsible at law. Non-compliance of the Building Code is considered a covered Defect under this Policy if the non-compliance:
 - a) constitutes an unreasonable health or safety risk; or
 - b) has resulted in, or is likely to result in, material damage to the Detached New Home;
8. "Defects In The Building Envelope" means defects that result in the failure of the Building Envelope to perform its intended function;
9. "Detached New Home" means a class of new home which is a building, that:
 - a) is in fee simple ownership;
 - b) is newly constructed;
 - c) is intended for residential occupancy;
 - d) is a single, self-contained residence usually containing cooking, eating, living, sleeping and sanitary facilities; and
 - e) may contain a Secondary Suite if permitted by local bylaws;
10. "Driveway" means a surface intended and constructed primarily to be used for vehicular access to and from the Detached New Home;

11. "Insured" means:
 - a) the person(s) named as the Insured in the Declaration Page attached to this Policy who:
 - i) has entered into a Contract with the Member, and
 - ii) at the Commencement Date is the registered legal owner of the Detached New Home, or
 - b) any subsequent legal owner of the Detached New Home;
12. "Load Bearing" means subjected to or designed to carry loads in addition to its own dead load, but does not include a wall element subjected only to wind or earthquake loads in addition to its own dead load;
13. "Mediation" means a collaborative process in which two (2) or more parties meet and attempt, with the assistance of a Mediator, to resolve issues in dispute between them;
14. "Mediation Session" means a meeting between two (2) or more parties to a dispute during which they are engaged in Mediation;
15. "Mediator" means a neutral and impartial facilitator with no decision making power who assists parties in negotiating a mutually acceptable settlement of issues in dispute between them;
16. "Member" means the licensed residential builder named as the Member in the Declaration Page attached to this Policy who has entered into a Contract with the Insured;
17. "Multi-Unit Building" means a building containing two (2) or more Dwellings Units together with associated Common Property, if any;
18. "Pacific" means Progressive Home Warranty Ltd. dba Pacific Home Warranty Insurance Services. who is the home warranty insurance administrator appointed by Echelon;
19. "Roster Organization" means anybody designated by the British Columbia Attorney General to select Mediators for the purpose of Mediation.
20. "Seasonal Deficiencies" means work to be completed by the Member under the Contract following the Commencement Date when weather permits;
21. "Secondary Suite" means a suite located in and forming part of the Detached New Home where the Detached New Home remains as a single legal title;
22. "Walkway" means a surface intended and constructed primarily to be used as a pedestrian access to and from the Detached New Home, and may include stairs.

BENEFITS

Subject to the terms, conditions, exclusions and limitations set forth in this Policy, Echelon agrees to provide the following benefits:

1. Material & Labour Coverage

This benefit covers:

- a) during the first twelve (12) months from the Commencement Date, the cost to repair and/or replace Defects in workmanship and/or materials; and
- b) during the first twenty-four (24) months from the Commencement Date, the cost to repair and/or replace Defects in workmanship and/or materials:
 - i) supplied for electrical, plumbing, heating, ventilation and air conditioning delivery and distribution systems ;
 - ii) for the exterior cladding, caulking, windows and doors that may lead to detachment or material damage to the Detached New Home; and
 - iii) which render the Detached New Home unfit to live in.

2. Building Envelope Coverage

During the first five (5) years from the Commencement Date, this benefit

HOME WARRANTY INSURANCE – DETACHED NEW HOME (FEE SIMPLE OWNERSHIP)

covers the cost to repair any Defects In The Building Envelope of the Detached New Home, including a Defect which permits unintended water penetration such that it causes, or is likely to cause, material damage to the Detached New Home.

3. Structural Defects Coverage

During the first ten (10) years from the Commencement Date, this benefit covers:

- any Defect in workmanship or materials that results in the failure of a Load Bearing part of the Detached New Home; and
- any Defect which causes structural damage that materially and adversely affects the use of the Detached New Home for residential occupancy.

4. Living-out Allowance Coverage

If repairs are required under this Policy and damage to the Detached New Home or the extent of the repairs renders the Detached New Home uninhabitable, this Policy covers the reasonable living-out expenses incurred by the Insured.

The maximum limit for this benefit is one hundred dollars (\$100) per day for the complete reimbursement of the actual accommodation expenses incurred by the Insured at a hotel, motel or other rental accommodation up to the day the Detached New Home is ready for occupancy, subject to the Insured receiving twenty-four (24) hours advance notice.

BENEFIT LIMITS

- Echelon's limit of liability under this Policy is the lesser of:
 - the original purchase price of the Detached New Home; and
 - two hundred thousand dollars (\$200,000).
- When calculating the cost of warranty claims in respect of Echelon's limit of liability, Echelon will include:
 - the cost of repairs;
 - the cost of any investigation, engineering and design required for the repairs; and
 - the cost of supervision of repairs, including professional review but excluding legal costs.

COMMENCEMENT DATE

- The Commencement Date for coverage under this Policy is as follows:
 - for a Detached New Home constructed by a Member on land owned by the Insured, the Commencement Date is the earliest of:
 - the date of actual occupancy of the Detached New Home,
 - the granting of an occupancy permit or similar right to occupy by the authority having jurisdiction, and
 - the date that the Detached New Home is completed and ready for occupancy;
 - for a Detached New Home constructed by a Member on land not owned by the Insured, the Commencement Date is the earlier of:
 - the date of actual occupancy of the Detached New Home; and
 - the transfer of the legal title of the Detached New Home to the Insured.
- For the purposes of subsection 1.a), in a jurisdiction where occupancy permits are not issued, a Detached New Home is deemed to have reached the stage of occupancy when it:
 - is "completed" as that term is defined by the Builders' Lien Act, and
 - is capable of being occupied.

COMMENCEMENT DATE FOR SPECIAL CASES

- If an unsold Detached New Home owned by a Member is occupied as a rental unit, the Commencement Date is the date the Detached New Home is first occupied.
- If the Member subsequently offers to sell a Detached New Home which is rented, the Member must disclose, in writing, to each prospective purchaser, the date on which the Policy expires.

WARRANTY OF THE MEMBER

- The Member agrees to complete Seasonal Deficiencies and other deficiencies stated on the Completion Certificate in a timely manner.
- The Member will assign to the Insured all manufacturers' warranties on products supplied by the Member and incorporated into the Detached New Home.

WARRANTY TERMS

- If Echelon makes a payment or assumes liability for any payment or repair under this Policy:
 - Echelon is subrogated to all rights of recovery of an Insured against any person or persons who may have caused or contributed to the requirement for the payment or repair under this Policy;
 - Echelon may bring an action at its own expense, in the name of the Insured or of Echelon, to enforce such rights; and
 - the Insured must fully support and assist Echelon in the pursuit of those rights if Echelon pursues such subrogated rights.
- Implied or expressed warranties or representations made by a Member to an Insured are not binding on Echelon except as set out in the Act and the Act Regulation or as set out in this Policy.
- An Insured must permit Echelon, the Member and/or representatives of either, to enter the Detached New Home at all reasonable times, on the giving of reasonable notice to the Insured:
 - to monitor the Detached New Home or its components;
 - to inspect for required maintenance;
 - to investigate complaints or claims; or
 - to undertake repairs under this Policy.

If any reports are produced as a result of any of the activities referred to above, the reports will be provided to the Insured on request.

- An Insured must provide to Echelon all information and documentation that the Insured has available, as reasonably required by Echelon, in order to investigate a claim or maintenance requirement, or to undertake repairs under this Policy.
- To the extent that damage to the Detached New Home is caused by the unreasonable refusal of the Insured or occupant to permit Echelon or the Member access to the Detached New Home for the reasons set out in subsection 3 or to provide the information required by subsection 4, such damage is excluded from this Policy.
- The Insured shall maintain the Detached New Home in a proper and prudent manner, according to the maintenance requirements and procedures provided by Pacific.
- If the Member or the Insured is more than one (1) person, the obligation of each person is deemed to be joint and several.

EXCLUSIONS — GENERAL

- The following are excluded from this Policy:
 - landscaping, both hard and soft, including plants, fencing, detached patios, planters, gazebos and similar structures;
 - non-residential detached structures including sheds, garages, carports or outbuildings, or any structure or construction not attached to or forming an integral part of the Detached New Home;
 - any commercial use area and any construction associated with a commercial use area;
 - roads, curbs and lanes;
 - site grading and surface drainage except:
 - as required by the Building Code, or
 - for subsidence beneath footings of the Detached New Home or under Driveways or Walkways;
 - the operation of municipal services, including sanitary and storm sewer;

HOME WARRANTY INSURANCE – DETACHED NEW HOME (FEE SIMPLE OWNERSHIP)

- g) septic tanks or septic fields;
 - h) the quality or quantity of water, either from a piped municipal water supply or from a well;
 - i) a water well but excluding equipment installed for the operation of a water well used exclusively for the Detached New Home, which equipment is considered to be part of the plumbing system for the Detached New Home for the purposes of this Policy;
 - j) any materials and/or workmanship furnished or installed or caused to be installed by the Member or its subcontractors which is not defective but does not comply with the specifications in the Contract.
2. The exclusions permitted by subsection 1 do not include any of the following:
- a) a Driveway or Walkway; or
 - b) a retaining wall that:
 - i) an authority having jurisdiction requires to be designed by a professional engineer, or
 - ii) is reasonably required for the direct support of, or retaining soil away from, the Detached New Home, Driveway or Walkway.

EXCLUSIONS — DEFECTS

1. The following are excluded from this Policy:
- a) weathering, normal wear and tear, deterioration or deflection consistent with normal industry standards;
 - b) normal shrinkage of materials caused by drying after construction;
 - c) any loss or damage which arises while the Detached New Home is being used primarily or substantially for non-residential purposes;
 - d) materials, labour or design supplied by an Insured;
 - e) any damage to the extent that it is caused or made worse by an Insured or third party, including
 - i) negligent or improper maintenance or improper operation by anyone other than the Member or its employees, agents or subcontractors,
 - ii) failure of anyone, other than the Member or its employees, agents or subcontractors, to comply with the warranty requirements of the manufacturers of appliances, equipment or fixtures,
 - iii) alterations to the Detached New Home, including the conversion of non-living space into living space or the conversion of the Detached New Home into two (2) or more units, by anyone other than the Member or its employees, agents or subcontractors while undertaking their obligations under the Contract, and
 - iv) changes to the grading of the ground by anyone other than the Member or its employees, agents or subcontractors;
 - f) loss or damage due to failure of an Insured to take timely action to prevent or minimize such loss or damage, including the failure to give prompt notice to Echelon of a Defect or discovered loss or a potential Defect or loss;
 - g) any damage caused by insects or rodents and other animals, unless the damage results from non-compliance with the Building Code by the Member or its employees, agents or subcontractors;
 - h) accidental loss or damage from acts of nature including, but not limited to, fire, explosion, smoke, water escape, glass breakage, windstorm, hail, lightning, falling trees, aircraft, vehicles, flood, earthquake, avalanche, landslide, and changes in the level of the underground water table which are not reasonably foreseeable by the Member;
 - i) bodily injury or damage to personal property or real property which is not part of the Detached New Home;
 - j) any Defect in, or caused by, materials or work supplied by anyone other than the Member or its employees, agents or subcontractors;
 - k) changes, alterations or additions made to the Detached New Home by anyone after initial occupancy, except those performed by the Member or its employees, agents or subcontractors as required by this Policy or under the Contract;
 - l) contaminated soil;

- m) subsidence of the land around the Detached New Home or along utility lines, other than subsidence beneath footings of the Detached New Home or under Driveways or Walkways;
 - n) diminution in the value of the Detached New Home; ;
 - o) damage to or caused by a Secondary Suite where such Secondary Suite is not permitted by the municipality in which the Detached New Home is located.
2. Subsection 1.i) includes bodily injury, or damage to personal property, caused by mold.

LIMITATIONS

1. Pacific is a home warranty insurance administrator contracted by Echelon to assist in the fulfillment of the benefits provided under this Policy, and shall not under any circumstances be liable for performance of any obligation of the Member or Echelon under this Policy.
2. This Policy does not protect or indemnify or otherwise secure the Insured against any deposit or other money paid to the Member under a Contract or any other benefit not set out in this Policy.
3. Any repairs or investigations undertaken or costs incurred by the Insured without prior approval from Echelon shall be at the sole expense of the Insured and shall not be reimbursed by Echelon.

DUTY TO MITIGATE

1. Echelon will require the Insured to mitigate any damage to the Detached New Home, including damage caused by Defects or water penetration, as set out in this Policy.
2. Subject to subsection 3, for Defects covered by this Policy, the duty to mitigate is met through timely notice in writing to Echelon.
3. The Insured must take all reasonable steps to restrict damage to the Detached New Home if the Defect requires immediate attention.
4. The Insured's duty to mitigate survives even if:
- a) the Detached New Home is unoccupied;
 - b) the Detached New Home is occupied by other than the Insured; or
 - c) water penetration does not appear to be causing damage.
5. To the extent that damage to the Detached New Home is caused or made worse by the failure of the Insured to take reasonable steps to mitigate as set out in this section, such damage will be excluded from this Policy.

WARRANTY ON REPAIRS AND REPLACEMENTS

1. All repairs and replacements made under this Policy will be warranted against Defects in materials and labour until the later of:
- a) the first anniversary of the date of completion of the repair or replacement, and
 - b) the expiry of the applicable coverage under this Policy.
2. All repairs and replacements made under this Policy will be completed in a reasonable manner using materials and labour conforming to the Building Code and industry standards.

NOTICE OF CLAIM

1. Within a reasonable time after the discovery of a Defect and before the expiry of the applicable coverage under this Policy, the Insured must give to Echelon and the Member written notice in reasonable detail that provides particulars of any specific Defects covered by this Policy.
2. Echelon will require the notice under subsection 1 to be sent to the address provided on the Declaration Page under Claim Notice and to include the following:
- a) the Policy/Registration Number shown on the Declaration Page; and,
 - b) copies of any relevant documentation and correspondence between the Insured and the Member.

HOME WARRANTY INSURANCE – DETACHED NEW HOME (FEE SIMPLE OWNERSHIP)

FRAUDULENT ACTS

If any claim is found by the court of law in the Province of British Columbia to be fraudulent, or if fraudulent means or devices are used by the Insured or any person acting on behalf of and with the consent or knowledge of the Insured, in order to gain benefit under this Policy or if any damage be occasioned by the willful act of or with the connivance of the Insured, Echelon may make application to the court to have all benefits under this Policy to the Insured forfeited.

MANDATORY CONDITIONS

Mediation

1. If a dispute between Echelon and the Insured arising under this Policy cannot be resolved by informal negotiation within a reasonable time, the Insured may, at the Insured's sole election, require that the dispute be referred to Mediation by delivering to Pacific and/or Echelon a written request to mediate.
 2. If the Insured delivers a request to mediate, Echelon and the Insured must attend a Mediation Session in relation to the dispute.
 3. Echelon or the Insured may invite to participate in the Mediation any other party to the dispute who may be liable.
 4. Within twenty-one (21) days after the Insured has delivered a request to mediate, the parties must, directly or with the assistance of an independent, neutral person or organization, jointly appoint a mutually acceptable Mediator.
 5. If the parties do not jointly appoint a mutually acceptable Mediator within the time required, the Insured may apply to a Roster Organization which must appoint a Mediator taking into account:
 - a) the need for the Mediator to be neutral and independent;
 - b) the qualifications of the Mediator;
 - c) the Mediator's fees;
 - d) the Mediator's availability, and,
 - e) any other consideration likely to result in the selection of an impartial, competent and effective Mediator.
 6. Promptly after a Roster Organization selects the Mediator, the Roster Organization must notify the parties in writing of that selection.
 7. The Mediator selected by a Roster Organization is deemed to be appointed by the parties effective the date of the notice sent by the Roster Organization.
 8. The date, time and place of the first Mediation Session must be scheduled by the Mediator, and the first Mediation Session must occur within twenty-one (21) days of the appointment of the Mediator.
 9. Despite subsection 2, a party may attend a Mediation Session by representative if:
 - a) the party is under legal disability and the representative is that party's guardian ad litem;
 - b) the party is not an individual, or
 - c) the party is a resident of a jurisdiction other than British Columbia and will not be in British Columbia at the time of the Mediation Session.
 10. A representative who attends a Mediation Session in the place of a party referred to in subsection 9:
 - a) must be familiar with all relevant facts on which the party, on whose behalf the representative attends, intends to rely, and,
 - b) must have full authority to settle, or have immediate access to a person who has full authority to settle, on behalf of the party on whose behalf the representative attends.
 11. A party or a representative who attends the Mediation Session may be accompanied by counsel.
 12. Any other person may attend a Mediation Session if that attendance is with the consent of all parties or their representatives.
 13. At least seven (7) days before the first Mediation Session is to be held, each party must deliver to the Mediator a statement briefly setting out:
 - a) the facts on which the party intends to rely, and,
 - b) the matters in dispute.
 14. Promptly after receipt of all of the statements required to be delivered under subsection 13, the Mediator must send each party's statement to each of the other parties.
 15. Before the first Mediation Session, the parties must enter into a retainer with the Mediator which must:
 - a) disclose the cost of the Mediation services, and,
 - b) provide that the cost of the Mediation will be paid
 - i) equally by the parties, or,
 - ii) on any other specified basis agreed by the parties.
 16. The Mediator may conduct the Mediation in any manner he or she considers appropriate to assist the parties to reach a resolution that is timely, fair and cost-effective.
 17. A person must not disclose, or be compelled to disclose, in any proceeding oral or written information acquired or an opinion formed, including, without limitation, any offer or admission made in anticipation of or during a Mediation Session.
 18. Nothing in subsection 17 precludes a party from introducing into evidence in a proceeding any information or records produced in the course of the Mediation that are otherwise producible or compellable in those proceedings.
 19. A Mediation Session is concluded when:
 - a) all issues are resolved;
 - b) the Mediator determines that the process will not be productive and so advises the parties or their representatives; or,
 - c) the Mediation Session is completed and there is no agreement to continue.
 20. If the Mediation resolves some but not all issues, then at the request of all parties the Mediator may complete a report setting out any agreements that the parties to the Mediation have made as a result of the Mediation, including, without limitation, any agreements made by the parties on any facts, issues or future procedural steps.
- #### Transfers of Warranty to Subsequent Purchasers
1. This Policy pertains solely to the Detached New Home for which it provides coverage and no notice to Echelon is required on a change of ownership.
 2. All of the applicable unused benefits under this Policy are automatically transferred to any subsequent legal owner on a change of ownership.
 3. The Insured shall promptly deliver this Policy to any subsequent legal owner of the Detached New Home and shall advise such subsequent legal owner of any matter that may affect or limit the coverage contained in this Policy.
 4. All of the Insured's obligations contained in this Policy shall be binding on any subsequent legal owner of the Detached New Home.
- #### Handling of Claims
1. Echelon will, on receipt of a notice of a claim under this Policy, promptly make reasonable attempts to contact the Insured to arrange an evaluation of the claim.
 2. Echelon will make all reasonable efforts to avoid delays in responding to a claim under this Policy, evaluating the claim and scheduling any required repairs.

HOME WARRANTY INSURANCE – DETACHED NEW HOME (FEE SIMPLE OWNERSHIP)

3. If, following evaluation of a claim under this Policy, Echelon determines that the claim is not valid or not covered under the Policy, Echelon will notify the Insured of the decision in writing, setting out the reasons for the decision.
4. The notice under subsection 3 will also set out the rights of the parties under the third party dispute resolution process referred to in the Mediation provision of this Policy.
5. Repairs will be undertaken in a timely manner, with reasonable consideration given to weather conditions and the availability of materials and labour.
6. On completion of any repairs, Echelon will deliver a copy of the repair specifications to the Insured along with a letter confirming the date the repairs were completed and referencing the Warranty on Repair and Replacement provision of this Policy.

Disclosure of Claims History

1. On receipt of an inquiry from an owner of the Detached New Home covered by this Policy regarding the claims experience of the Detached New Home, Echelon will provide the owner with a history of claims.
2. The history of claims referred to in subsection 1 will include, for each claim, not less than the following information:
 - a) the type of claim that was made;
 - b) the resolution of the claim;
 - c) the type of repair performed;
 - d) the date of the repair;
 - e) the cost of the repair.
3. Echelon will charge an owner a fee of \$25 to provide the history of claims.



ADAM BALL
Re/Max Island Properties
DUNCAN
P: +1250-732-1863
adam@adamballrealty.ca
www.adamballrealty.ca



GOOD MOVE.



245 LAKE PARK RD Lake Cowichan BC

PID	018-816-835	Legal Description	STRATA LOT 30 DISTRICT LOT 16 COWICHAN LAKE DISTRICT STRATA PLAN VIS3290 TOGETHER WITH AN INTEREST IN THE COMMON PROPERTY IN PROPORTION TO THE UNIT ENTITLEMENT OF THE STRATA LOT AS SHOWN ON FORM 1				
Zoning	R-4 - Medium Density	Plan	VIS3290				
		Community Plans(s)	OCP: Urban Neighbourhood Compact , not in ALR				
Floor Area	2052 Ft ²	Max Elevation	192.12 m	Year Built	2020	Transit Score	-
Lot Size	-	Min Elevation	190.66 m	Bedrooms	3	Walk Score	34 / Car-Dependent
Dimensions	-	Annual Taxes	\$4,328.00	Bathrooms	2	Structure	SINGLE FAMILY DWELLING

MLS HISTORY

	Status (Date)	DOM	LP/SP	Firm
859691	Sold 01/04/2021	22	\$429,900 / \$511,298	RE/MAX Of Nanaimo
834010	Sold 14/08/2020	162	\$89,900 / \$89,000	Royal LePage Duncan Realty
821146	Expired 27/12/2019	155	\$89,900 / -	Pemberton Holmes Ltd. (Dun)

APPRECIATION

	Date	(\$)	% Change
Assessment	2025	\$624,000	28.14 %
Sales History	05/05/2021	\$486,950	447.13 %
	14/08/2020	\$89,000	313.95 %
	13/10/2004	\$21,500	

ASSESSMENT

	2024	2025	% Change
Building	\$451,000	\$435,000	-3.55 %
Land	\$190,000	\$189,000	
Total	\$641,000	\$624,000	-2.65 %

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

SCHOOL DISTRICT

	Nearest Elementary	Nearest Secondary
Catchment	Palsson	Lake Cowichan
District	SD 79	SD 79
Grades	K - 3	4 - 12

DEVELOPMENT APPLICATIONS

No records found for this parcel



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245 LAKE PARK RD LAKE COWICHAN

Area-Jurisdiction-Roll: 04-539-00959.540



Favourite



Compare



Print

04-539-00959.540 [2021-11-09]
Report Problem / Report Change Information

Total value

\$624,000

2025 assessment as of July 1, 2024

Land	\$189,000
Buildings	\$435,000
Previous year value	\$641,000
Land	\$190,000
Buildings	\$451,000

Questions about this property assessment? Visit our Property assessment FAQ (<https://info.bcassessment.ca/faq>) or Contact us (</property/contact>) if you have questions.

Visit our BC Assessment interactive market trends maps (<https://experience.arcgis.com/experience/ce75e6c369c44f16861280d16ca0c618>) for assessed value changes in your area, and our Property tax page (<https://info.bcassessment.ca/propertytax>) to learn what your assessment value change means for your property taxes.

Find out more about BC Assessment's Data Services (<https://info.bcassessment.ca/services-and-products/Pages/Buy-and-Exchange-Data.aspx>)

Property information

Are the property details correct?

Year built	2020
Description	1 STY house - Standard
Bedrooms	3
Baths	2

Legal description and parcel ID

STRATA LOT 30, PLAN VIS3290, DISTRICT LOT 16, COWICHAN LAKE LAND DISTRICT, TOGETHER WITH AN INTEREST IN THE COMMON PROPERTY IN PROPORTION TO THE UNIT ENTITLEMENT OF THE STRATA LOT AS SHOWN ON FORM 1 OR V, AS APPROPRIATE

PID: 018-816-835

Carports	
Garages	G
Land size	.11 Acres
First floor area	1,372
Second floor area	
Basement finish area	680
Strata area	
Building storeys	1
Gross leasable area	
Net leasable area	
No.of apartment units	

Sales history (last 3 full calendar years)

No sales history for the last 3 full calendar years

Manufactured home

Width

Length

Total area

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245 LAKE PARK RD

Lake Cowichan, BC

Property Notes

Link to strata docs:

https://www.dropbox.com/scl/fo/hqi8wbx25n7whzhjmro64/AMS-V_eLeMgbiBC0DoxWyXY?rlkey=38johlqmx2rsvd0p6i3yktmu7&dl=0