



VERDANT
@ UNIVERCITY



Affordability

What's on your list for a great neighbourhood? How about plenty of walkways, useful community services and a healthy mix of homes and businesses. We like the sound of that too! Through Verdant's innovative pricing approach we are providing family size units at singles pricing.

UniverCity's four cornerstones of sustainability are: equity, environment, education and economy. It is recognized that a wide range of housing types are integral to establishing a diverse, equitable and lively community. Verdant is designed to make this beautiful mountain top community affordable.

Vancity Enterprises Ltd. (VCE), with considerable experience in providing innovative housing, has partnered with SFU Community Trust on this challenging project to provide high-quality, energy-efficient market housing at below market prices. Verdant has been designed with materials, construction and finishes of equal quality to similar wood-frame developments at UniverCity.

The initial fair market value of each of the suites at Verdant has been individually assessed by a registered appraisal company. This value minus 20 percent gives you the below-market sales price of each suite.

To maintain housing affordability for SFU's faculty and staff, Verdant will come with an innovative pricing program which will allow owners to purchase their residence at 20 percent below fair market prices, with three key conditions: The first is that they will be living in the residence, not purchasing to rent out; the second is that on re-sale, the residence must be sold at the same percentage discount below then-current market prices. Yes, purchasers will still be able to benefit from any price appreciation - it just means that they will start at a price below market and then, if they sold, resell at a price that is also below market. The third is that the residence will first be offered to SFU faculty and staff with children before being offered to the general market.

In the future, and for the term of the 99-year ground lease, when purchasers decide to sell their suite, they will first have to have their suite re-appraised to the then-current market conditions. The same 20 percent below-market discount will then still apply. This allows a return on the initial investment just like any other real estate purchase, and the re-sale control agreement ensures that affordability relative to market is maintained for the community and that savings will be passed on to subsequent owners.

How has VERDANT'S affordability been achieved?

- Land provided by SFU Community Trust at a significantly reduced cost.
- A tailored and cost-conscious marketing program - without conventional sales commissions nor expensive advertising.
- Low Vancity development fee rather than a typical developer's high profit margin.

The graph below shows an example illustration of the effect of an increase in real estate prices on your investment. Both the fair market and the below-market prices show the same percentage (10 percent in this case) increase.



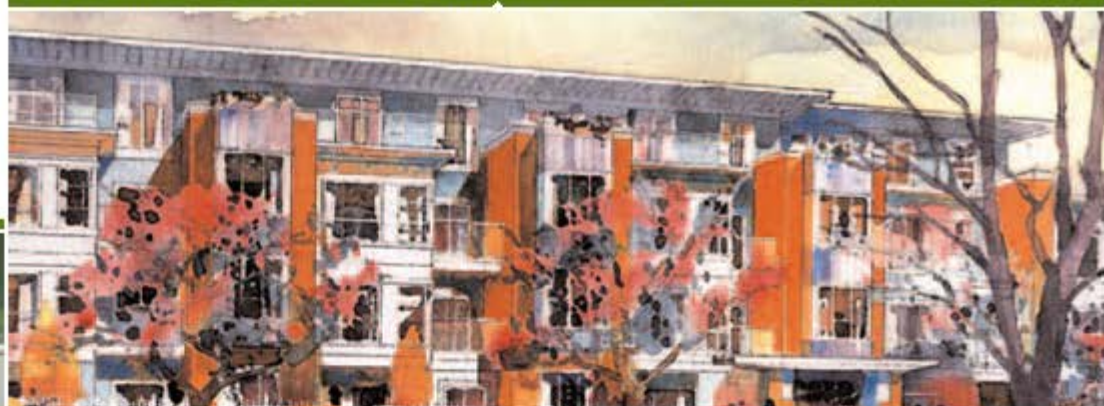
The information provided above is intended only as a brief summary of selected features of the Verdant affordability program. For more detail, please consult the Verdant Disclosure Statement and the Resale Control Agreement attached to the Disclosure Statement, both of which will prevail to the extent of any inconsistency with the information provided above.





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Community

The air is fresh up here!

Verdant forms an integral part of the UniverCity community. Staff and faculty of SFU will have a chance to locate their growing families within walking distance to work, the worldclass recreational and cultural facilities of the University, and the lush natural forests with trail networks that make Burnaby Mountain such a special place to live and breathe.

Community Card

Every UniverCity resident is eligible for a free Community Card that entitles them access to a wide range of SFU amenities including theatre and dance performances, a library with over one million holdings, and admission to competitive sports events and games. And in many cases, access to these special facilities is offered at preferential rates.

Activities for Children

At Verdant, families with children will find additional benefits in using the Community Card. Young children living at UniverCity will have priority in the SFU Childcare Society's toddler daycare that is being integrated into the building. A future elementary school is planned for the adjacent parcel of land southwest of Verdant. Older children will be able to participate in the University's highly-regarded summer sports and recreational camps.

Local Shops and Services

Located a short walk away in the Cornerstone Building you will find the shops and services you need: an organic deli, a bustling coffee shop, a convenient grocery store, a butcher, an art gallery and gift shop, a bike shop for your cycling needs, and many more. All of the shops and services in the Cornerstone Building have been selected for the quality of their products and services and also to reflect the regional character. And for those times when a vehicle trip is necessary, Burnaby Mountain is centrally located with quick access to the regional highway system making surrounding city centres only a short trip away.

NEIGHBOURHOOD MAP



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The Homes

You can afford to bring living, working and playing closer together.

Verdant's spacious two and three bedroom townhomes combine open-plan living and intuitive design to provide ample space to live, play and work.

Environmentally-sensitive design and impeccably finished living spaces accent the building's modern exterior, providing efficient luxury and cost-effective living. Verdant's large, two-storey townhomes range from 1,000 to 1,300 sq ft each.

[FLOORPLANS](#) [FEATURES](#)



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Your Community Developer

Vancity Enterprises

The Partnership

Under the umbrella of Vancity's own commitment to good corporate citizenship, Vancity Enterprises Ltd (VCE) is a unique market developer with a social mission. Quite simply, our goal is to improve the quality of life in communities served by Vancity by undertaking socially responsible real estate developments.

Operating in Vancouver and the surrounding communities since 1989, VCE works in partnership with local groups to provide affordable, accessible and environmentally friendly housing; VCE works to balance social and urban design factors in a manner that ensures long-term community sustainability.

Verdant is a unique partnership between SFU Community Trust and VCE designed to create affordable family housing within the UniverCity community – a place for people to live, work and grow!

reSource reThinking Building Inc, a Vancouver consulting and development company led by principals Heather Tremain and Robert Brown, has formed an integral part of the design and management team. reSource provides expertise in sustainable design and has helped guide the development of the project in accordance with LEED guidelines.

Based on a commitment to create a truly sustainable community SFU Community Trust has contributed to the success of the Verdant project by providing the land lease at a reduced rate. Likewise, Vancity Enterprises is working on a fee basis, rather than a traditional developer profit basis. In that same spirit of partnership we are working closely with SFU Childcare Society to provide convenient in-building toddler daycare giving first priority to Verdant owners.

VCE has also developed and formed community partnerships on other projects:

- The St. James Community Service Society
- Dr. Peter AIDS Foundation, and Conference Housing Society
- The Montage at Collingwood Village, Vancouver, BC
- Dockside Green in Victoria, BC in partnership with Windmill Development Group

Photo from top to bottom:

High Street in Dunbar,
Vancouver, BC
Completed 2003
Four-storey mixed-use building,
37 residential suites + doctor's office

Montage at Collingwood Village,
Vancouver, BC
Completed 2005
Four-storey residential building,
59 suites + amenity room and children's playground

Synergy@Dockside Green,
Victoria, BC
Construction to begin January 2006
Concrete mid-rise buildings with townhomes,
95 residential suites + commercial space



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- ~ 30 Years Energy Cost Escalation
- ~ Green House Gas Reduction

Building Design

- Designed to be certified LEED™, a green building standard, administered by the Canada Green Building Council
- Durable, long-lasting, low-maintenance exterior finishes
- 2 dedicated Car Co-Operative parking stalls

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Energy Efficiency

Special computerized energy study prepared by Keen Engineering used to select cost-effective and energy efficient technologies including:

- Geoexchange heating system
- In-floor radiant heating
- Low-Emissivity (Low E) double glazed, thermally isolated window system
- Energy Star rated appliances - dishwasher, refrigerator and clothes washer
- Suite lighting design with compact fluorescents
- Zoned occupancy-controlled lighting in parkade and common hallway

Energy-efficient building design offers over 60 percent energy savings over conventional building design.

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Sustainability

The built environment has a profound impact on our natural environment, economy, and health.

In the North America, buildings account for:

- 36% of total energy use/65% of electricity consumption
- 30% of greenhouse gas emissions
- 30% of raw materials use
- 30% of waste output
- 12% of potable water consumption
- Note: statistics from the US Green Building Council.

Verdant has been designed to reduce its environmental impact wherever possible.

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Geoexchange Heating

Using the natural warmth of the earth to heat our living spaces

This is a very down-to-earth way of heating our homes. The earth is a huge solar energy storing device that absorbs the sun's energy and stores it below the surface. This stored energy is significantly more energy than we need every year!

The geoexchange system at Verdant is able to harvest and deliver this energy to the suites using three main elements:

1. A field of 300 foot-deep wells beneath the building is utilized to collect heat from the ground.
2. A combination of ground source heat pumps with a backup gas boiler
3. The heat is delivered to the suite through an in-floor radiant heating system.

How Does Geoexchange Work?

The heat from the earth continuously transfers to the water that is pumped through pipes in the ground. This water flows back to the heat pumps, which, working on the same principle as your refrigerator (only backwards!), convert the low temperature into higher temperature and transfer the heat to another set of pipes which runs beneath the flooring of the individual suites (radiant heating system).

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Green Loan Financing

A Green Loan is an innovative financing mechanism which allows for the creation of better performing and more comfortable buildings. This mechanism allows for the installation of higher performance heating systems than are typically provided in a building. The loan to fund these enhanced systems is paid back over time by the homeowners. The loan payment is less than the savings generated by the system.

Over the long term energy efficiency measures provided for in the building will help ensure long term affordable energy costs for the homeowners. For this project we have arranged a separate financing package through Vancity Capital Corporation. This loan covers the capital cost of installing the geothermal and radiant heating system and will be paid back over a term of 25 years, a term consistent with a typical mortgage.

The monthly payments of this "Geoexchange Green Loan" are incorporated into the monthly strata budget, and will be paid by each Strata owner as part of their monthly fees. It is called a "Green" loan because the energy cost savings accruing to each strata lot owner will more than cover the monthly loan payments to purchase the energy cost saving technology.

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Indoor Air Quality

- Natural cross-ventilation brings in extra fresh air
- Healthy paints, adhesives and sealants used throughout the interior
- Laminate and tile flooring on living level
- Carpet and Rug Institute Green Label carpets on bedroom level

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Reduced Emissions

So, when compared to purchasers of other nearby developments using simple electric baseboards for heat and gas boilers for hot water, not only will purchasers at Verdant have money left over after utility and strata bills are paid each month, they will also be contributing to an annual reduction in harmful greenhouse gas emissions of 374 tons or the equivalent of 72 cars on the road!

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Site Design

- Building has been designed around a central courtyard to help create a sense of community – social sustainability!
- Located near work, amenities and transit options
- There is significant stormwater detention on the site which means reduced storm flows from the property keeping the local streams healthy
- Preserving the trees - the building was designed to minimize the number of trees removed from the site for construction

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Water Efficiency Package

- Ultra water saving dual flush toilets in all bathrooms
- Front loading clothes washer that uses half the water of a typical washer
- Low flow faucets and showerheads

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Your Savings will grow as energy costs rise!

And, although some electricity is needed to run the heat pumps and keep the water circulating in the geothermal and radiant pipes, over time, the energy cost savings will grow as the cost of electric power increases (in the graph to the left the cost of energy is forecasted to rise at a steady 3 percent; after 25 years the difference is even greater as the loan is paid off).

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