ATTACHMENT 10



January 30, 2025

To whom it may concern,

I am writing to express my support for the proposed conversion of the Morgan Maples Modular Home Park into a Bare Land Strata development. As the Broker/Owner of RE/MAX Island Properties, I am deeply committed to both affordable housing and the benefits of homeownership.

Homeownership is a key factor in long-term financial stability, and I have witnessed firsthand the significant advantages it provides. In my experience working with clients later in life, those who have owned their primary residence are in a far stronger financial position than those who have not. This proposed change would offer an opportunity for individuals to achieve the security and equity that come with homeownership while maintaining affordability.

I strongly believe that this transition would be a positive step toward creating sustainable housing solutions for our community. I appreciate your consideration of this matter and would be happy to discuss my support further if needed.

Regards

Cal Kaiser

Broker/Owner RE/MAX Island Properties



472 Trans Canada Highway Duncan, BC V9L 3R6 (250) 748-7200 1-800-976-5566 FAX (250) 748-2711 www.remaxislandproperties.ca Each Office Independently Owned and Operated



January 27, 2025

To the District of North Cowichan,

Re: Land Lease vs. Strata Ownership

As a mortgage planner with DLC Producers West Mortgages and over 20 years of industry experience, I wanted to provide some insight regarding financing for modular or mobile homes on leased land versus strata ownership.

In our experience, securing mortgage funding for homes on leased pads can be highly challenging. Most lenders impose terms so restrictive that obtaining approval becomes nearly impossible.

However, when a home is situated on a strata lot—where the buyer owns the title and can offer it as security—the likelihood of approval improves significantly, often tenfold.

We look forward to collaborating with the developer on Morgan Maples, especially as it transitions to a strata lot project.

Sincerely,

Sharon Davis Mortgage Planner DLC Producers West Mortgages





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Sharon Davis Mortgage Planner DLC Producers West Mortgages





Tammy Leslie, C.P.A., C.G.A., C.A.* Lori John, C.P.A., C.G.A.* Sarah Brimacombe, C.P.A.* Jaime Court, C.P.A.* *A professional corporation.

February 11, 2025

Mayor and Council District of North Cowichan 7030 Trans-Canada Highway Duncan, BC V9L 6A1

Dear Sirs/Mesdames

RE: 3499 Henry Road, Chemanius BC

I am writing to provide my support for the early consideration of allowing the property located at 3499 Henry Road to become a bare land strata property.

Housing Affordability is a crisis throughout British Columbia and this project will go a long ways towards allowing ownership for the middle class people trying to make a home in central Vancouver Island. As a director on the board of the Ladysmith Chamber of Commerce and an accountant in public practice in Ladysmith and Duncan I see a real need for this type of housing.

I ask that council vote in favour of this application.

Yours truly,

Tammy Leslie, CPA, CGA, CA

301-394 Duncan Street Duncan, BC V9L 3W4 T | 250 748 1426 F | 250 748 2805 Toll Free | 1 800 818 5703 Email | info@plcpa.ca Web | www.palmerleslie.ca 101-626 First Avenue, PO Box 1396 Ladysmith, BC V9G 1A9





Tammy Leslie, C.P.A., C.G.A., C.A.* Lori John, C.P.A., C.G.A.* Sarah Brimacombe, C.P.A.* Jaime Court, C.P.A.* *A professional corporation.

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January 20,2025

Mayor and Council District of North Cowichan

RE: 3499 Henry Road, Chemainus BC

We are writing in support of the above property and its application to be converted to a

Bare Land Strata.

The Cowichan Housing Association believes to be permanent, adequate, suitable, and

affordable housing is foundational to individuals, families, and communities.

This project provides new housing at the most affordable costs, which is an urgent need

in our community and the surrounding communities.

We all need to work towards the goal of reducing housing costs.

This application will allow an already approved project with Phase 1 constructed, to

provide the following.

- 1. Home and Land Ownership under widely understood Strata Rules
- 2. Provide a greater number of potential lenders
- 3. Provide reduced rates for mortgages

The project has already been approved, and the 100 lots will be developed, but we have

the opportunity to let the purchasers do it with full ownership and at a lower cost.

The Cowichan Housing Association's Vision states "We work to increase permanent

affordable housing options." and by approving this application you can help us realize

this goal together.

We hope that you will vote to support this application



FROM: Tyler Lutz c/o Amco Homes TO: The District of North Cowichan

Re: MORGAN MAPLES STRATA PROPOSAL

To Whom It May Concern,

At Amco Homes, we receive numerous inquiries from customers wanting our modular homes. Modular homes can be part of the solution to the housing affordability crisis.

There is no doubt, that many of these potential homeowners require financing, and having a strata title lot would allow for conventional mortgages to be an option. Without the strata title lot, the options for a buyer are drastically reduced. We would support the subdivision of this project as it will help to bring affordable houses to market.

Regards, Amco Homes



January 27, 2025

To the District of North Cowichan

Re: Lands lease vs Strata ownership

City Wide Mortgage Services has been providing mortgage funding and brokering for over 30 years.

I have been asked to confirm to you that, in our experience, when we get asked to fund a modular or mobile on a leased pad, many banks do not have a program for this property type. There are some private lenders that will lend on them with egregious terms, but for most lenders, they simply don't take leased chattel as security for a mortgage.

Having the modular home permanently affixed to a Strata lot, where the buyer owns the underlying land as well as the modular, will make financing much easier. There is a big difference in terms of the type and rate of financing that is attainable when it is on strata lots instead of leased lots.

We hope this clarifies the position we have when financing these units, and we look forward to working with the developer on Morgan Maples when it is a strata lot project

Sincerely,

Rowan Smith, MBI, BBA Senior Mortgage Broker / Partner City Wide Mortgage Services



January 30th 2025

Attention: Mayor and Council District of North Cowichan

RE: 3499 Henry Road, Chemanius, BC Early Consideration to allow Bare Land Strata

We are writing to provide our support for the early consideration to allow the property located at 3499 Henry Road to become a bare land strata property.

ORCA Solutions Ltd are a Vancouver Island based provider of award winning manufactured homes. ORCA utilize innovation and technology to deliver high quality and performance homes in an environmentally and socially responsible way.

As a local modular home manufacturer, ORCA have many potential clients that would like to purchase our product and place it on a property that they can own rather than rent.

The consideration to convert the 3499 Henry Road development to a bare land strata, would allow potential customers options for home and land ownership, with cost savings on financing in addition to the quality manufactured homes that ORCA supply.

We ask that council vote in favour of this application.

Yours sincerely,

Robin Ramage COO



January 29,2025

Attention: Mayor and Council District of North Cowichan

RE: 3499 Henry Road, Chemanius, BC Early Consideration to allow Bare Land Strata

We are writing to provide our support for the early consideration to allow the property located at 3499 Henry Road to become a bare land strata property.

Nexus Modular has been building quality modular homes in the Cowichan Valley Area since 2017. Nexus provides an outstanding quality product while shortening the construction time frames and within the most affordable segment of the market.

The conversion of the 3499 Henry Road property from to Bare land strata allows more options to the future purchaser. They can be a rental covered by the Manufactured Home Park Tenancy Act or own the lot as a Bare Land strata lot. Both options offer opportunities that will cater to a more varied group of purchasers looking for affordable housing options.

As a local Modular Home builder, we have many potential clients that would like to purchase our product and place it on a property that they can own rather than rent. There is very low inventory of this type of property ownership for Modular Homes.

We ask that the council vote in favour of this application.

Alan Jackson, CEO Nexus Modular www.nexusmodular.ca



February 12th, 2025

Attn: Mayor and Council District of North Cowichan

Re: 3499 Henry Road, Chemainus B.C.

We are writing in support of the above property and its application to be converted to a Bare Land Strata.

The Cowichan Housing Association believes permanent, adequate, suitable, and affordable housing is foundational to individuals, families and communities.

This project provides new housing at the most affordable costs which is an urgent need in our community and surrounding communities.

We all need to work towards the goal of reducing housing costs.

This application will allow, an already approved project, to provide the following

- 1. Home and land ownership under widely understood Strata Rules.
- 2. Provide a greater number of potential lenders.
- 3. Provide reduced rates for the mortgages.

The project has already been approved and the 100 lots will be developed, but we have the opportunity to let the purchasers do it with full ownership at a lower cost.

We hope that you will vote to support this application

If there are any questions, I can be reached at (250) 753-6223, or via email at: michelle@gordonshomesales.com

Regards, Michelle Bates Gordon's Home Sales



To : The District of North Cowichan

From : Iconic island Dwellings Inc

To Whom It May Concern,

Please allow us to introduce ourselves, and the reason for this letter.

Iconic Island Dwellings is a modular home provider and developer of projects for modular product on Vancouver and surrounding Islands.

With the recent housing shortage, there has been a huge demand for quick solutions, and the modular industry has been instrumental in the solution.

Iconic has been involved in land lease and strata styles of developments and in our experience, both formats work well. In this case, it seems the strata lots are better for buyers on several levels, including financing.

The Morgan Maples Project seems to lend itself to a strata style allowing buyers more flexibility and more attainable pricing overall. We support this approach as a fellow provider and developer. Iconic will support this ongoing project and we hope the District will make a decision that will be best for all, including the perspective buyers.

Iconic Island Dwellings

Kip Keylock

Business Development Manager 250-871-7766

January 20, 2025



Matthew Blake 10125 Victoria Rd Chemainus BC V0R1K2 <u>matt@mattblakemortgages.com</u> p. 778-653-4445

Mayor and Council District of North Cowichan 7030 Trans-Canada Highway Duncan, BC V9L 6A1

RE: Support for the Project at 3499 Henry Road, Chemainus, BC

Dear Mayor and Council,

I am writing to express my support for the proposed conversion of 3499 Henry Road into a Bare Land Strata. As both a resident of Chemainus and a mortgage broker who works with homebuyers seeking financing, I strongly believe this conversion will provide much-needed affordable housing options while also improving financing accessibility for buyers.

One of the biggest barriers to homeownership in projects structured as leasehold properties is the challenge of securing mortgage financing. Based on my experience, chattel mortgages—often required for leasehold land—are extremely difficult to obtain. The conversion to a Bare Land Strata structure will improve financing opportunities for buyers for three key reasons:

- Increased Lender Options Leasehold properties and chattel mortgages limit the number of lenders willing to finance a
 purchase. Many major banks and mortgage lenders simply do not finance leasehold properties or, if they do, impose
 restrictive terms. In contrast, a Bare Land Strata designation would allow buyers access to a broader range of lenders,
 including major financial institutions offering competitive mortgage rates.
- More Affordable and Flexible Financing Chattel mortgages typically carry higher interest rates, shorter loan terms, and require larger down payments due to perceived lender risk. Bare Land Strata ownership, however, qualifies buyers for traditional mortgage financing with lower rates, longer amortization periods, and smaller down payment requirements making homeownership more attainable for local residents.
- Stronger Long-Term Property Values Leasehold properties tend to have lower appreciation potential and can create uncertainty for buyers regarding lease renewal terms and escalating lease fees. A Bare Land Strata structure provides security and ownership rights that help properties retain and grow in value over time, ensuring better long-term investment potential for buyers.

Chemainus is in need of diverse and attainable housing solutions, and the conversion of this project into a Bare Land Strata will remove significant financial barriers for prospective buyers. I encourage the Council to support this project, as it will not only benefit homebuyers but also contribute to a stronger, more accessible housing market in our community.

Thank you for your time and consideration.

Sincerely,

Matthew Blake

Matt Blake Mortgages & Resident of Chemainus

RE: 3499 Henry Road, Chemanius BC

We are writing to provide our support for the early consideration of allowing the property located at 3499 Henry Road to become a bare land strata property.

Housing Affordability is a crisis throughout British Columbia.

By allowing Bare land Strata on this site, it makes it easier for ownership at entry level home prices.

I ask that council vote in favour of this application.

FIPPA s. 22(1)	
Name: Marvin Duchow Address:	
FIPPA s. 22(1)	
chemainus	

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Address:	FIPPA s. 22(1)	
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Yours truly FIPPA s. 22(1) Name: Molvy-Ann Yourg Address: FIPPA s. 22(1) Ladysmith B.L.

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Name: MICHAEL MC Cormick SSS: FIPPAS. 22(1) LADYSMITH, G.C.

Address:

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Nancy Franz FIPPA s. 22(1)

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Name:

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Name: //	ck Jonsson	
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Yours tr	NOAH FORSETH	
Name:	FIPPA s. 22(1)	i.
Address	5: FIPPA s. 22(1)	

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Name: Patton Gosel Address: Chemanus

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Yours truly, FIPPA s. 22(1) Name: Rakel Frith Address: FIPPA s. 22(1) adysmith, BC

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•

Yours truly	7, FIPPA s. 22(1)
Name: R	lene Qualizza
Address:	FIPPA s. 22(1)
_	Lodysmith BC

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Address:

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Name: Rob Brown

Address:

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Chemains B.C.

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Yours truly, R.L FIPPA s. 22(1) Name: Address: FIPPA s. 22(1)

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Name: Sean Oliver / Fuller Lake Motel Address: 9300 Smiley Rd. Chemainus. BC

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Yours	ruly.
	FIPPA s. 22(1)
Name:	Andrea Windley
Addres	s: Nanación BC

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Yours truly, FIPPA s. 22(1) Name: Danielle / undstrom Address: Nanaimo, BC

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DAVE FRIESEN Address: CEDAR B.C

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Name: Jab Almay Address: QUALICUM BEACH

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Name: J. Coc BAN

Address: FIPPA s. 22(1)

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FIPPA s. 22(1)	
Name: TODIE EDROFF	
Address: FIPPA s. 22(1)	Ladysmith, BC

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Yours tru	<mark>у,</mark> FIPPA s. 22(1)		
Name:	Kiersten			_
Address:	FIPPA s. 22(1)	Ladysi	mith,BC	

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Name:		
Address:	NANAIMO	B.C.

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Name: Nathan Wheeler. FIPPA s. 22(1)

Address:

Nanaimo.

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i.

Yours truly, FIPPA s. 22(1)	(Co-owner Hadley Exteriors
Name: Sara Berting	
Address: FIPPA s. 22(1)	Wanaimo B.C.

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Name: Nathan Hollett Address: FIPPA s. 22(1) Cassady / BiC

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Name: Maria Lee

Address: Vanaimo

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FIPPA s. 22(1)

Name: RODERICK W CHOSSIE

FIPPA s. 22(1)

Address:

CROFTON, BC

RE: 3499 Henry Road, Chemanius BC

We are writing to provide our support for the early consideration of allowing the property located at 3499 Henry Road to become a bare land strata property.

Housing Affordability is a crisis throughout British Columbia.

By allowing Bare land Strata on this site, it makes it easier for ownership at entry level home prices.

I ask that council vote in favour of this application.

Yours truly,

FIPPA s. 22(1)
Name:	Bonnie Robinso
Address:	Ladysmith

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Yours truly,

FIPPA s. 22(1)

William Polomsan Name:

Address:

FIPPA s. 22(1)

Lody smith B.C.

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Yours truly, FIPPA s. 22(1) Name: MARY Koss

Address:

FIPPA s. 22(1) Chemainus BC

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Yours truly. FIPPA s. 22(1) Name: Stacey Donaldson Address: FIPPA s. 22(1) Ladysmith, BC

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Yours truly,	
FIPPA s	22(1)
Name:	
_	and D Mattheter
Address	Aul R. Nettleton ARRISTER & SOLICITOR 22 High Street, Box 1890 Lodysmith, BC V9G 184 Tel: 250-245-7141

3499 Henry Road, Chemanius BC RE:

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Yours truly,

Abbey Rekis Name: Abbey

Address:

FIPPA s. 22(1)

Lady smith

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Yours truly,

Name: Albi Be Navdi Address: FIPPA s. 22(1) Ladysmithpc

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Yours truly,
FIPPA s. 22(1)
Name: Alexandra VegA
Address: FIPPA s. 22(1)
Ladysmith, B.C.

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Yours FIPPA s. 22(1) manda Horret Name:

Address:

FIPPA s. 22(1)

ady smith BL.

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	the second se	
Yours truly	FIPPA s. 22(1)	
Name:	Away Scheres	
Address:	FIPPA s. 22(1) ChemAinus	> .

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Yours truly.	FIPPA s	. 22(1)			
Name:	INH	h.	WR	IGH'	1
Address:	FIPPA	s. 22(1) TH	BC		

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FIPPA s. 22(1 Yours truly, Name: Moth ang fanaling Address: FIPPA s. 22(1)

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Yours truly,

Name: Inga Corrett. Address: Duncan, BC

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Yours truly,

Name: Barlun Walf

Address:

FIPPA s. 22(1)

Leely Smit B.C.

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Yours truly,

Name: Beatrice Eners Address: FIPPA s. 22(1) Gedan, DC

RE: 3499 Henry Road, Chemanius BC

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Yours truly,

Name:

Betty Burnett Durcan, Be

Address:

3499 Henry Road, Chemanius BC RE:

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Yours truly,

Name: Bonnie Machellan

Address: FIPPA s. 22(1)

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Yours truly,

Name:	Brandon	Lansberry
Address	FIPPA s. 22	2(1)
Audiess	1	

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Yours truly,

FIPPA s. 22(1)

Name:

CAROLE SUTHERLAND Address:

Address: FIPPA s. 22(1) Ladysmith B.C.

3499 Henry Road, Chemanius BC RE:

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Yours truly,

FIPPA S. 22(1) Name: CATHERINE SCANZAN

Address:

3499 Henry Road, Chemanius BC RE:

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Yours truly,

Chase Benson Name:

Address: FIPPA s. 22(1)

FIPPA S. 22(1) DUNCAN, BC

3499 Henry Road, Chemanius BC RE:

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Yours truly,

Name: Colin Lanbrecht

FIPPA s. 22(1)

Address FIPPA s. 22(1)

, Cow Bay

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Yours truly,

FIPPA s. 2	22(1)	
Name: C	olton Be	art
Address:	FIPPA s. 22(1)	Chemainus.

RE: 3499 Henry Road, Chemanius BC

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FIPPA s. 22((1)	D	avid	Franz
Address: FIPPA s	22(1) Lysaith	, BC		

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Yours tri	uly,		
	, FIPPA	s. 22(1)	
Name:	DEAL	(LAWET.	
Address	3		
	FIPPA s. 22	(1)	

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Yours-truly, FIPPA s. 22(1)	
Name: JON JENKINS	
Address: FIPPA s. 22(1)	
LADYSMITH,	R.C

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Yours truly,	FIPPA s. 22(1)
Name: EC	dword j. Madeay
Address:	FIPPA s. 22(1)
_	Ladysmith

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Name: Grant McWhirter Address: Cedar, BC

RE: 3499 Henry Road, Chemanius BC

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Yours truly,

Hal Bennett

Name:

Address:

FIPPA s. 22(1)

Chemainus

Details of Proposed changes have been explained and questions were answerd and I support the change fully FIPPAS. 22(1)

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Yours truly,

Name: Hoyden Ferrell

Address: FIPPA s. 22(1)

Duncan

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FIPPA	s. 22(1)
Name:	HILARY BROWN
Address:	FIPPA s. 22(1)
	CHEMAINUS, BC

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Name: Holly Burnett Address: Duncan, BQ

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Yours truly,	
FIPPA s. 22(1)	
Name: Holly	LALANDE
Address:	<i>r</i>
FIPPA s. 22(1)	

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Name: Jacci Piechnik Address: Duncan, BC

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Name:

Jamie Golligan FIPPAS. 22(1) Cehencinus, BC

Address:

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FIPPA s. 22(1)

Yours tr

Name:

Address:

FIPPA s. 22(1)

Lordysmith

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Name: Japon Mather Address: Cedar, BC

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FIPPA s. 22(1)

Yours truly,

JEFFTOPLey

Name:

Address:

FIPPA s. 22(1)

nanaimo

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JON HEYES.

Yours truly,

FIPPA s. 22(1)

Name:

Address:

FIPPA s. 22(1)

FIPPAS. 22(1) NANAIMO B.C.

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Name: JORDIE LITTLE Address: Chemainus BC

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Yours truly,	
FIPPA s. 22(1)	
Name: KAREN	LATIFIC
Address:	
FIPPA s. 22(1)	
LADY SMITH	4 B. C

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FIPPA s. 22(1)

Name: Kevin Carnell

Address: FIPPA s. 22(1)

Chemainus

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FIPPA s. 22(1) Yours truly	
Name: Lance Paint	
Address: FIPPA s. 22(1)	

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FIPPA s. 22(1)

Yours truly,

BOWNIAN

Name:

Address:

• FIPPA s. 22(1)

LADYSMITT

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 FIPPA s. 22(1)

 Name:
 Name:

 Address:
 FIPPA s. 22(1)

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Yours trulv.	
FIPPA s. 22	2(1)
Name: Ho	uk corrigan.
Address:	FIPPA s. 22(1)

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Yours truly.	FIPPA s. 22(1)
Name: S	HAWN BROWN
Address:	FIPPA s. 22(1)
	Chemainus B.C.

January 20,2025

Attention: Mayor and Council District of North Cowichan

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FIPPA s. 22(1)

You's any,

haya Joseph Name: C PPAs. 22(1) Nanaimo, BC FIPPA s. 22(1) Address

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Yours truly,

Name:

Steven Burnett Duncan, BR

Address:

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Yours truly,

Name: Susar McWhirter Address: Cedar, BC

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Yours truly, Todd Smith FIPPA s. 22(1) Name: FIPPA s. 22(1) Address:

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and truly
FIPPA s. 22(1)
Name:
Tanya Evans
Address:
FIPPA s. 22(1)
Chemainus, BC

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Name: Jacon Folk Address: Chemains, BC

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FIPPA s. 22(1)

Name: Wayn Tyle Garben

Address:

FIPPA s. 22(1)

Ladysmith BC

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Name: William Evers

Address: FIPPA s. 22(1) Cedar, BC