## The Four Pillars





Zero Cost Land



Below Market Financing



Expedited Delivery



Revenue Generation

#### Zero Cost Land



There is a significant source of underutilized land in British Columbia that has the potential to be developed for it's "Highest and Best Use"

The Sources of Land are held by:

- Non-Profit Housing Providers, faith groups and service clubs.
- Homeowners can now develop secondary suites or multiplex developments on their property.
- Companies with landholdings can be joint ventured and partnered with to include affordable housing.
- Municipal, Provincial and Federal land.



# Below Market Financing



Canadians have trillions in RRSP and TFSA accounts. If one percent of that money was leveraged for new, affordable housing we can build our way out of the crisis. Our target bond rate is two percent and we project that half of the bond purchasers will donate the interest back to the issuer. Community Bonds are a key to the low cost pillar, providing consumers an additional channel to below market financing.



# Expedited Delivery



Modular and prefabrication systems and technologies as well as accelerated permitting and approval processes from municipalities can speed up delivery and provide significant cost reductions. Our mandate is to use the latest technologies and manufacturing processes to deliver low cost housing solutions in a reduced timeframe to meet housing demand.



## Revenue Generation



Unfortunately even with the first three pillars it is almost impossible to deliver affordable housing in our major urban centres without revenue generation. New approaches and new models need to be deployed to ensure that affordable housing projects can cash flow and be sustainable over the long-term. The fourth pillar Revenue generation is a necessary component for a self sustaining model. Projects needs to create positive cashflow and contribute back to the community

