

Kevin Smith
1403-760 Johnson Street
Victoria, B.C. Canada, V8W 0A4

8/15/2024

Attn: Legislative Services
City Hall, #1 Centennial Square
Victoria, B.C. Canada, V8W 1P6

Short-Term Rental Application: Notice of Appeal by Kevin Smith – 1403-760 Johnson Street

Dear Licence Inspector,

The purpose of this letter is to formally appeal the decision to reject Kevin Smith's Short-Term Rental Application. The rejection notice was dated July 3, 2024, and was received July 29, 2024. The property under review is 1403-760 Johnson Street, Victoria B.C. Canada, V8W 0A4.

Thank you for the opportunity to be heard by the City of Victoria regarding my Short-Term Rental ("STR") application. I have repeatedly attempted to speak with someone about my unique situation ever since British Columbia's new STR Legislation was announced. I believe I'm someone the Province of B.C. and the City of Victoria is attempting to help with these new regulations. Unfortunately, it does not appear that all situations were considered in the quick rollout of the regulations and the oversight is currently going to force me out of my home by the people who are meant to be protecting my property rights.

Section 1: Proving 1403-760 Johnson Street is My Home and Primary Residence

The City of Victoria's STR Regulation Bylaw ("the Bylaw") states that a Principal Residence is defined as "the usual place where an individual makes their home." The Province of British Columbia's definition of a Principal Residence states "A principal residence is the residence an individual lives in for a longer period during a calendar year than any other place." As you will see below, I clearly meet each of these definitions as I spend more time living in 1403-760 Johnson Street than any other location. I also do not own or rent any other property anywhere else.

I work for British Columbia Investment Management ("BCI") providing investment management services to British Columbia's public sector pension beneficiaries - our office is located one block away from my home at 750 Pandora Avenue. BCI requires me to be in the office four times per week (my team has mandated us to be in the office Monday, Tuesday, Wednesday, and Thursday each week). In the appendix I have provided a Letter of Employment and a description of the key points related to BCI's Remote Work Directive which allows me to work remotely at times throughout the year. I can provide contact information for you to confirm any of my stated employment characteristics if needed as everyone on my team knows that I live across the street from where we work.

My drivers license, BC Services Card, Passport Application and issued Passport (applied in June 2024), and Nexus card (issued by the U.S. Department of Homeland Security this year) all state 1403-760 Johnson Street as my current address. All of my mail is delivered to this address, including auto

insurance renewal reminders, hospital bills, etc. Each of these examples have been included as supporting documentation in the Appendix.

The supporting documentation will appear in the appendix in the listed order below:

1. **Google Map:** Showing that I live less than a three-minute walk from where I work.
2. **Letter of Employment:** Describes that I have worked for BCI since April 30, 2018.
3. **BCI Remote Work Directive:** Displays key statements taken directly from the directive to show that I have the ability to work remotely throughout the year.
4. **My Drivers License:** Displays 1403-760 Johnson Street as my home address.
5. **BC Services Card:** States my current address as 1403-760 Johnson Street as my current address.
6. **Passport Application & Passport:** My Passport application states my current address as 1403-760 Johnson Street. My passport was recently issued on June 6th, 2024.
7. **Nexus Application & Card:** The official website of the Department of Homeland Security shows my home address, 1403-760 Johnson Street as my mailing address. My issued Nexus card is also displayed.
8. **Kevin's Mail:** One auto insurance renewal and a hospital bill were included as examples of important documents that are delivered to me at my home.
9. **BMO Banking Information:** BMO account profile displays 1403-760 as my primary address.
10. **BC Hydro Bill:** Under the service address my name is displayed with my address as 1403-760 Johnson Street.
11. **& Fortis BC Bill:** Displays my name and service address as 1403-760 Johnson Street

My partner, Darcy Smith, lists 1403-760 Johnson Street as her primary residence on all documentation. Darcy is employed by the Victoria School District No. 61 working at Victor School, where her records indicate compensation for five days of work per week. Darcy does not own or rent any other property.

Supporting documentation displaying that 1403-760 Johnson Street is her primary residence will be displayed in the below order in the Appendix:

12. **Darcy Smith's Drivers License:** Displays 1403-760 Johnson Street as her home address.
13. **Google Map:** shows Darcy's 35-minute walk to work each morning.
14. **Employee Statement of Earnings & Deductions:** From the Greater Victoria School District No.61 states her address as 1403-760 Johnson Street
15. **Darcy's Mail:** All of Darcy's mail is delivered to 1403-760 Johnson Street. An example is provided showing Service Canada delivers her mail to our home.

Darcy can be contacted through her work email _____ to provide contact references if needed to further prove that she works at Victor School for the Victoria School District.

This information should be more than enough to prove that this is our primary residence. Please state any other specific documentation that you wish to see if this is still being questioned.

Section 2: (1) Describes why I am only able to rent out my home on a short-term basis; (2) where we live when our home is rented; and (3) how I manage the logistics associated with renting out our home.

Why am I only able to rent out my home on a short-term basis?

I have to be in the office at BCI 4-days per week (Monday-Thursday) but I'm allowed to work remotely on Fridays. In addition to working remotely on Fridays, I can also choose to work remotely for another 20 business days throughout the year at my own discretion. BCI also provides me with 20 vacation days each year.

The flexibility of my work schedule makes it relatively easy to work remotely and/or take many long weekends throughout the year. Unfortunately, however, it's impossible for me to rent out my home in the long-term market because I do not have enough vacation/flexible workdays to be able to rent my home out for a consecutive 90-day period. I do not own or rent any other property so I cannot return this property to the long-term rental market.

Darcy works for the Victoria School District and has all statutory holidays off and can usually attend her professional development workshops (typically land on Mondays or Fridays) through online courses. Working in the school system provides her with two weeks off at spring break, two weeks off at Christmas, and two months off in July and August.

It should also be noted that during covid both Darcy and I were working fully remote. This provided us with a significant amount of flexibility to be able to rent out our place over longer periods. This is the reason why I previously held a Non-Principal Operators license in the past.

Where do we live when we are renting out our home for short periods?

Both of us love living in Victoria and we want to live here for a long time. That said, we both grew up in Vancouver and all our friends and family all still live in Vancouver so there's always a significant life event/reason for us to visit Vancouver. The majority of the time my home is rented, we will stay with family in Vancouver (both of our parents and each of our siblings have extra bedrooms for us when we visit).

Something that's important to understand about our lives is that we're both in our early 30's so many of our friends/siblings are getting engaged, married, and/or having children. This means we're constantly going back to Vancouver (or travelling someplace else) on weekends throughout the year to attend engagement parties, bachelor/bachelorette celebrations, weddings, baby showers, etc. Over the past year we have made at least two trips back to Vancouver per month in the spring and summer months to attend these events. When we're not in Vancouver we're usually at my parents' cottage in Lake Cowichan or camping.

I also travel a significant amount for my job at BCI. I am typically away 5-10 days at a time every 4-6 weeks. These trips will take me all around the world so I try to bring Darcy with me when I can because it's a relatively inexpensive way for her to travel (she works in the school system so she would not have this opportunity to travel otherwise because we do not pay our educators nearly enough). My work will pay for my flight, hotel, and food expenses so all we need to cover is Darcy's flight when I'm travelling for work.

Where are our household items stored when our place is rented?

We have put a considerable amount of time, effort, and capital into optimizing our home's layout and the operational processes required to be able to rent our home on weekends when we are out of town. I have purchased a hydraulic bed frame which provides a significant amount of storage (and can be

locked) located in the master bedroom which stores items we use daily (clothes, toiletries, housecoat, slippers, etc.). We have two large storage units located on the patio just outside the master bedroom to store items we do not use daily (out of season clothing, shoes, golf clubs, tennis rackets, etc.). In the parkade, we have additional storage to keep items that are rarely used (such as the holiday decorations), as well as extra cups, bowls, dishes, etc. to restock the condo when these items are broken by guests.

Each of these storage items can be seen in the provided Appendix in the order listed below:

16. **Storage under the bed in the Master Bedroom:** Clothing and items we need daily. Anything we don't want to be stored outside that could get affected by the weather.
17. **Storage Cabinets:** Located on the patio of 1403-760 Johnson Street
18. **Tall storage cabinet on the deck:** any out of season clothing items that we will not wear on a daily basis, shoes, sporting items such as golf clubs, tennis rackets, etc.
19. **Long storage cabinet on the deck:** Darcy's special/high-needs education items, electronics, toolbox, drills, and anything needed to make repairs in the condo.
20. **Parkade storage:** Extra cutlery, plates, glasses, cups, utensils, etc. to replace items that are broken often by guests so I can replace them during the work week. We also store miscellaneous items that are used once per year such as holiday decorations.
21. **My road bike:** hanging in my parking stall.

I offered to show the Bylaw Inspector inside each of these storage units when they were on site, however, she declined the offer which I think is a core reason why she did not believe that we lived in our home throughout the year.

How do we manage the logistics of renting our property?

To cut down on expenses associated with renting our home we do everything ourselves. Darcy will ensure the condo has been cleaned and is ready for the next guest to arrive. I handle all communications with guests to ensure it's a smooth experience. Each time we are away, we will make sure that there is someone in Victoria that is available to go to the condo on short notice if it would take me more than 1.5 hours to get back to the condo.

It should be highlighted that I have never received a noise complaint or any fines from my strata related to guests misbehaving. In addition, my neighbors have never complained about my guests to me personally. I have always followed the strata bylaws and have never received any complaints or fines personally from the strata.

Section 3: (1) Why do I have to rely on this rental income to afford my home; (2) Why rejecting my Short-Term Rental License will force me to sell my home and exit the real estate market.

Why do I rely on rental income?

The cost of living in British Columbia is unaffordable for many people in my generation. That said, it's much more affordable in Victoria than it is in Vancouver which is the main reason we moved to Victoria in the first place. I believed that moving to Victoria was going to be an opportunity for me to get into the real estate market and to eventually purchase a home that had the space to start a family.

I was fortunate that my parents were able to provide me with a loan (8% interest) to come up with the down payment (~\$160k) that I needed to purchase my home. This loan is secured by the underlying real estate in the event I cannot repay them. Importantly, I also made the decision to purchase a condo that

cost more than I was able to afford each month because my purchase decision was based on the fact (at the time) that I could rent out the condo on weekends to cover the shortfall. Currently, I still owe my parents \$80k and have ~\$680k of outstanding debt across my mortgage and student loans (\$740k total).

At the time of closing on my new condo, my monthly mortgage expense and strata fees were \$2,382 and ~\$450, respectively, totaling \$2,832 per month. Unfortunately, I made the critical mistake of taking out a variable rate mortgage (2.45% at closing) and was subject to the fastest interest rate hike cycle in the past 100-years. My interest rate increased ~300% to 7.4% which caused my monthly mortgage payments to increase to \$6,628. My building was also subject to a large water claim and a broken elevator causing my strata payments to increase to \$1,030 per month. My total monthly expenses (not including a near 20% increase in auto insurance and home insurance expenses) have increased to \$7,658. This is a 270% increase from the time I closed on my condo in May 2021.

I do not have any desire to rent out my home on a short-term basis. I do not enjoy having strangers sleep in my bed, putting things back in the wrong place in my kitchen, or using my personal space. But I do need to be allowed to rent out my home until interest rates come down to a manageable level so that I can continue to afford my mortgage payments, and so I can eventually pay off enough of my debts to qualify for a larger home that's fit to start a family. It's also important to understand that I will not have this level of flexibility to rent out my home on weekends in the coming years once I start a family, which in turn will provide a natural conclusion to my desire and ability to rent out my home.

Rejecting my Short-Term Rental License will force me to sell my home and exit the real estate market.

Without any short-term rental income, I will not be able to cover my mortgage expenses and I will be forced to sell my home. In addition, I will be forced to pay realtor fees, legal fees, property transfer taxes, and banking fees when selling my home. I do not expect to make anything on the sale of my home in this scenario and I may not even be able to fully repay the loan provided to me by my parents to cover the initial deposit they provided.

In this scenario, I will be forced to take a significant step backwards in life and in my pursuit of owning a home that is fit to start a family in the next 1-2 years. I will be forced to return as a renter to the long-term rental market which does not align with any of the legislative objectives outlined for you in a later section. Overall, eventually returning to the real estate market in the future will be nearly impossible because I will not benefit from any home appreciation which will only put me further behind.

Section 4: Demonstration of Compliance with the Short-Term Rental Bylaw

The below description of my application process will show how difficult it has been to have my principal residence application reviewed this year. The below dates, number of application submissions, emails, and other related information should be readily available within your internal system and can be provided by one of the individuals monitoring the str@victoria.ca email address.

I submitted my principal residence application in January 2024. Since then, I have made numerous attempts to communicate with the City of Victoria regarding my unique situation. Despite my efforts, the responses I received were inadequate and incomplete, providing no more information than what was already available on the City of Victoria's website.

It is now nearly nine months into the year, and I have only just received a response to my application. This delay highlights the City of Victoria's failure to adequately staff or budget for the anticipated increase in applications and inquiries resulting from the new short-term rental regulatory changes.

Application process description:

- i. The City of Victoria stated via email that they estimate a minimum of 21 business days to process a Principal Residence Business License. In previous years, it took the city approximately 10 business days to process my Non-Principal Operators License. This year, when I inquired at the outset, the City of Victoria did not indicate that the process would not take significantly longer amount of time (I inquired because this was my first time applying for a Principal Residence License).
- ii. I first applied for a Principal Residence license in January 2024 (my application was dated January 18, 2024). I completed the required bylaw inspection for that application on March 5th, 2024, for this application.
- iii. Due to the application process taking much longer than expected, I offered to also purchase a Non-Principal Operators License if it expedited the approval process. Note that I did not personally make a single change to my application when I offered to purchase both licenses. The clerk at City Hall said that there was nothing I needed to do to submit the second application.
- iv. I was then approved for the Non-Principal license (March 18, 2024) in just a few days and paid the \$1,500 fee. The fact that this was approved nearly immediately relative to my outstanding Principal Residence License application only shows that the City of Victoria has been hyper-focused on finding ways to decline applications.
- v. Importantly, note that I received this approval (March 18, 2024) exactly 2-months after my original Principal Residence application was submitted (January 18, 2024).
- vi. When I purchased the Non-Principal Operators License, the City of Victoria decided it was appropriate to withdraw my original application for a Principal Residence License. This decision was made despite knowing the Non-Principal Operators License would become invalid as of May 1, 2024. It is illogical to completely remove my Principal Residence License application, especially when I clearly stated my intention to continue with the application process due to the impending regulatory changes in approximately six weeks.
- vii. To complicate matters further, the City of Victoria refused to accept my original Principal Residence application after they withdrew it to allow me to purchase the Non-Principal Operators License. They stated that the reason for this refusal was that my original application had been submitted 2 months and 8 days earlier, exceeding their 2-month submission window.
- viii. I was forced to restart the entire application process and obtain updated signatures from my strata council. I successfully resubmitted my application in April 2024. The only changes to this application were the updated date and new signatures. I was now restarting a process that had already taken three months to complete the bylaw inspection, and I had only six weeks remaining to complete the entire process before the new regulations came into effect.

- ix. The City of Victoria then decided it was necessary and an efficient use of public resources to send a bylaw inspector to my home for a second inspection when I had already completed an inspection for this property just a few weeks earlier. The second bylaw inspection finally occurred on Friday, June 21st.

As demonstrated, the application process has been incredibly slow, unnecessarily complicated, and a waste of public resources. There was no valid reason to force me to resubmit a second application. All the required diligence had already been completed by the City of Victoria by March 5, 2024, when the original inspection was finalized.

It is evident that the application review timeline was inadequate and unjustifiably difficult to navigate. At a minimum, it displays that the related departments were understaffed to process the increased number of applications in a reasonable timeframe.

Why any enforcement of fines or associated penalties by the City of Victoria would be outright unjust given the stated circumstances.

The timeline to complete my Principal Residence License application has now extended to nearly nine months. It should have been near completion on March 5, 2024, when the first bylaw inspection was finalized. Consequently, even this appeal process should have been resolved months ago, well before the new regulations were implemented on May 1, 2024.

Throughout this entire process, I made every effort to remain compliant by repeatedly contacting the City of Victoria via phone, email, and in-person visits to City Hall. Despite these efforts, I never received adequate responses from the team monitoring the str@victoria.ca inbox. Each response was insufficient, failing to provide the specific information I requested. The information provided was always limited to what was already available on the City of Victoria website. Not one person took an interest in my personal situation.

As previously mentioned, I purchased a Non-Principal Operators License earlier this year (the legality of removing this license is still being contested in the courts today), which should warrant significant leniency if the above timeline is somehow deemed appropriate and I am considered to be in non-compliance.

However, it would be grossly unjust to attempt to penalize me for operating while I was waiting for a decision on my application over the past 8-months. Furthermore, it should be taken into consideration that (1) I did receive a Non-Principal Operators license earlier this year which was considered by all related parties to be a legal license just a few months ago; (2) it did not make sense for me to cease renting my home as I would have been forced to sell my property without receiving a final verdict on my pending rental application; and (3) it is evident that “time is not of the essence” for the City of Victoria when conducting these reviews, as my verdict has been outstanding for 8-months.

Finally, the stated penalties and associated fines for non-compliance under the new regulations would be egregious and unfitting in this case due to the timeline outlined above and the fact that I have been operating with what was considered a valid license just a couple months ago.

As further evidence that these fines should not apply to my situation, the B.C. Short-Term Rental Accommodation Act states these fines are meant to be a tool for bringing homes back to the long-term

rental market. My home is not an investment property; I do not own another property, my building and strata bylaws allow me to rent on a short-term basis, and I was not attempting to hide that I was renting my apartment. Therefore, I should not be treated as if I were voluntarily attempting to avoid the ramifications of the new regulations and fines being imposed and I should not be subject to the stated fine schedule.

Section 5: Describes (1) The intent behind these new regulations and while they're aligned with my needs; (2) How the new regulations aim to support homeowners like me; and (3) Why the Province of British Columbia and the City of Victoria should be supporting my application to rent my home on a short-term basis.

Recent legislation and regulations have been implemented to help residents manage the cost of living crisis, address soaring housing prices, and remove investors and speculators from the short-term rental market. My situation aligns with these goals, as I am renting out my primary residence to manage my financial obligations, not as an investment or speculative venture.

Each of the newly implemented legislative initiatives is designed to provide support to individuals like myself to get into (and stay in) the real estate market, ease the cost of living, and support British Columbians in building a good life. The purpose of British Columbia's Short-Term Rental Accommodations Act, as stated within the B.C. Short-Term Rental Legislation, is:

“B.C. is facing a housing crisis, with a shortage of all forms of attainable housing, including long-term rentals... The rise of the short-term rental of entire homes is taking away much needed homes for British Columbians... This is making it more challenging to find affordable long-term places to live... The purpose of the Act is to: Return short-term rental units to the long-term housing market.”

As stated previously, this is my home and primary residence, and I do not have the ability to return my home to the long-term rental market. The only way my home would return to the long-term rental market is if a wealthy property investor or speculator purchases my home and then rents it out to someone else (back to me?). This scenario only benefits the investor and does not help me navigate the housing crisis or the shortage of attainable housing crippling my generation. It will force me out of the real estate market and make re-entering nearly impossible. Selling my home at a loss and purchasing a smaller apartment would result in significant capital loss due to round-trip expenses and drastically reduce my standard of living.

The new B.C. Home Flipping Tax aims to address the housing crisis by deterring speculative property investments by wealthy individuals and corporations. The legislation states:

“Houses should be homes for people, not investments for speculators.”

Forcing me to sell my home would not align with the core interest of this new legislative objective, which is aimed at helping people in my position. It would counteract the purpose of the Home Flipping Tax, as it would favor speculators and wealthy investors over residents who genuinely need their homes.

Further evidence of the government's intent to support people in my position has been provided by Premier David Eby in his statements during the final legislative session for the 42nd parliament, which

delivered action plans to help people in B.C. through new laws and measures aimed at easing cost-of-living pressures, delivering more homes for people with middle incomes, and improving public health care. Direct quotes from Premier Eby include:

“Everyone has been through a lot in the last four years here in B.C. Through it all, our team has been working to support people and make sure they can build a good life.”

“When times are tough, it’s more important than ever that government has your back and takes action to make life better rather than leaving you to fend for yourself.”

I do not see how the city is improving the lives of any British Columbians by removing my ability to rent my home on a short-term basis. I also do not see how the government has my back in this situation when potentially forcing me to re-enter the long-term rental market as a tenant to the benefit of speculators and wealthy investors. Government House Leader and Minister of Housing, Ravi Kahlon, also emphasized:

“Safe and affordable housing is essential for British Columbians and that’s why we passed legislation and introduced new initiatives to spur housing creation in the province.”

David Eby and Ravi Kahlon state in The Homes for People Action Plan:

“One of the biggest challenges for people in B.C. is finding an affordable home to live in. Soaring house prices and rents are pricing people out of the communities they love, the places they want to call home.”

As a first-time home buyer, I could not afford my home without my parents’ help. Forcing me to sell my home because I am not able to rent it out on a short-term basis will force me out of the community I love and the place I want to call home.

“Housing is a foundational problem, underpinning nearly every other challenge we face. We have made real progress over the past years to deliver housing for people in B.C., but the pandemic, inflation, and soaring housing prices around the world brought new complexities.”

Soaring inflation is what caused my mortgage interest rate to increase by 300%. The main tool the Bank of Canada has to control inflation is to increase/decrease the overnight interest rate, which eventually feeds into the economy leading to lower/higher levels of inflation. It is a basic economic principle that excess government spending is a leading factor in higher inflation levels. Similarly, any person with a basic understanding of economics will tell you that allowing more than 1.3 million people into Canada per year, but only building ~240k new units across Canada, will lead to a reduction in the supply of housing and increasing home prices.

Why am I suffering for these mistakes made by my government? I am one of the people these initiatives are meant to be helping, not hurting. The legislative intent behind these measures is to:

“Create a housing market that puts people ahead of profit”

I am not a speculator, and I am clearly not making a profit by renting out my home on a short-term basis. I am only attempting to cover my soaring expenses and to keep my home.

Allowing me to rent my home on a short-term basis also provides several benefits to my community and does not hurt any of the people these new legislative measures are attempting to help:

- **Rental Income:** The income generated will help me cover my mortgage, pay down my outstanding debts, and provide an opportunity for me to stay in the real estate market. This is in contrast to the revenue going straight to large hotel chains, directly benefitting wealthy investors, and will not support our local community as the profits will be distributed globally.
- **Local Economic Support:** Visitors staying in my home will spend money at local businesses, thereby supporting the local economy.
- **Tax Revenue:** The government will benefit from additional tax revenues generated from my rental income and the license fees I will be paying.
- **Legislative Alignment:** The City of Victoria will be helping me retain my home without hurting a single person that you're attempting to help with this new STR legislation. I will in fact be one less person that needs to be supported by these initiatives.

Section 6: How this process has affected my partner and I

The prolonged and complicated application process with the City of Victoria has taken a severe toll on my mental health and well-being. Over the past eight months, the time and energy required to address this matter have not only pulled me away from my partner but also led to many sleepless nights. Two weeks ago, the stress became so overwhelming that I passed out from exhaustion.

Instead of being able to focus on my personal and professional life, I've been forced to dedicate countless hours to resolving this issue, which is threatening my financial future. I have diligently tried to follow every rule, paid all my taxes, and ensured that my purchase was in a location where both the strata and government allowed short-term rentals. I planned carefully, believing that this would be a sustainable way to manage our finances and keep our home.

We truly love living in Victoria—this is our home, and we are deeply invested in this community. By residing here and occasionally hosting short-term visitors throughout the year when we're away, we are actively contributing to the local economy. Our intention is to continue fostering a strong connection with this city as we build our lives together. As we are trying to start a family, the added stress of this application process has been particularly difficult, affecting not only my mental health but also my partner, Darcy's. The challenges we've faced have placed an unnecessary strain on our well-being during what should be an exciting and hopeful time in our lives.

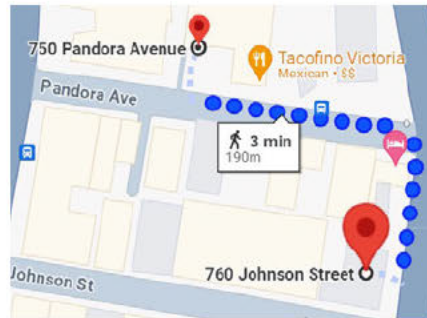
We remain hopeful that the City of Victoria will recognize that we are not the demographic they intend to target with these policies. We are the generation you're attempting to support—young professionals trying to establish roots in a city we love. We hope the city sees the value in helping us remain in our home, as it aligns with their goals of supporting a diverse and vibrant community. By approving our application, the City of Victoria would not only be helping us maintain our financial stability and mental well-being but also fostering a community where young professionals can thrive and contribute positively to the local economy.

In conclusion, I respectfully request that the City of Victoria reconsider my application for a Short-Term Principal Residence License. Approving my application aligns with the city's regulatory framework, supports the local economy, and helps me maintain my home and financial stability. I am committed to adhering to all regulations and contributing positively to the community. Thank you for your consideration.

Sincerely,
Kevin Smith

Appendix to Kevin Smith's STR Application Appeal Letter:
1403-760 Johnson Street Victoria, B.C. Canada, V8W 0A4

1. A Google Map displaying where my home (1403-760 Johnson Street) is relative to BCI's offices (750 Pandora Avenue). It takes me less than 3 minutes to walk to work each morning.



2. Letter of Employment for Kevin Smith:



British Columbia Investment Management Corporation
750 Pandora Ave / Victoria BC / V8W 0E4 CANADA BCI.ca

August 21, 2024

To whom it may concern:

British Columbia Investment Management Corporation (BCI) provides investment management services to British Columbia's public sector. It is also one of Canada's largest pension funds, with approximately \$250B in assets under management.

Kevin Smith has been employed by BCI, in Victoria, BC, on a full-time permanent basis, in the position of Senior Principal, Partnership Portfolio, within our Public Markets department since April 30, 2018.

Should you require additional information, please contact Megan Woodland at

Yours truly,

Megan Woodland
Manager, Public Markets
BCI

3. Related key statements within BCI's Remote Work Directive to display Kevin's ability to work remotely throughout the year:

1 PURPOSE

- 1.1 Staff spending time together in BCI's offices is foundational to BCI's culture and organizational performance. BCI also recognizes the importance of flexible work, which is why the flexibility to work remotely is offered when Staff can perform their job duties effectively outside of BCI's offices.
- 1.2 This Directive provides the principles for Staff and Managers to make appropriate and consistent decisions regarding remote work which, for the purpose of this Directive, includes Hybrid work, temporary Work from Anywhere ("WFA") and special remote work arrangements.

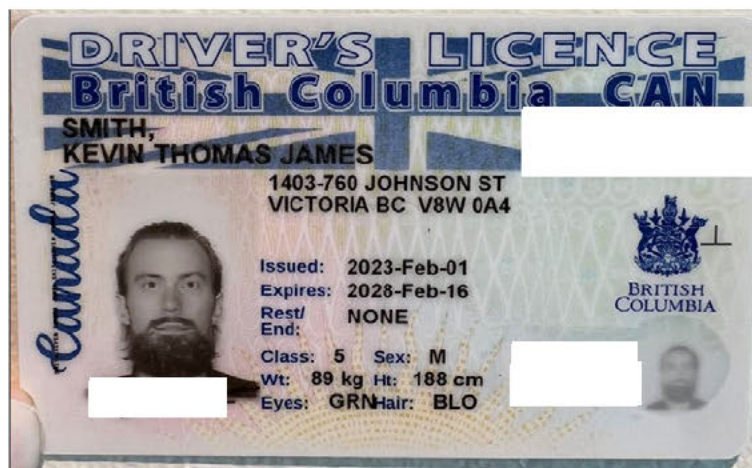
ONGOING HYBRID WORK

- 3.7 Based on role and with the approval of their Manager, a Staff can work up to one day per week outside of a BCI office on an ongoing basis. This provision is subject to operational needs and may be changed at any time.


TEMPORARY WORK FROM ANYWHERE

- 3.8 Subject to operational requirements, based on role, and with the approval of their Department Head and/or Senior Managing Director, a Permanent Employee can Work from Anywhere for a maximum of two periods within a single calendar year, the total duration of which should not exceed four weeks.

4. Drivers License: States 1403-760 Johnson Street as my current address:



5. BC Services Card: Below is a copy of my profile on my BC Services App on my phone.



**SMITH,
KEVIN THOMAS JAMES**

This cannot be used as photo ID, a driver's licence, or a health card.

App expiry date
JUNE 6, 2028

Account type
BC Services Card with photo

Address
1403-760 JOHNSON ST
VICTORIA, BC V8W 0A4

Date Of Birth

Email address

6. **Passport Application (left):** Displays my current home address as 1403-760 Johnson Street. The full date of the application is not visible here, but it does show 06/30 as the date I requested to receive my new passport. **Passport (right):** My new passport was issued on 06/06/2024 in Victoria.

Government of Canada
Gouvernement du Canada

Save Reset Form Print Form

PROTECTED WHEN COMPLETED - B
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ADULT SIMPLIFIED RENEWAL PASSPORT APPLICATION for eligible Canadians applying in Canada or the USA

Warning: Any false or misleading statement with respect to this application and any supporting document, including the consent of any material fact, may result in the refusal to issue a passport, the revocation of a currently valid passport, and/or the imposition of a period of refusal of passport services, and may be grounds for criminal prosecution as per subsection 57(2) of the Criminal Code (R.C.S. 1985, C-46).

Type or print in CAPITAL LETTERS using black or dark blue ink.

1 PERSONAL INFORMATION (SEE INSTRUCTIONS, SECTION I)

Surname (last name) as it appears in the previous passport

Given name(s) as it appears in the previous passport

All former surnames (including surname at birth if different from above. These will not appear in the passport.)

Mother's surname at birth

Place of birth
 CANADA
City Country

Date of birth as it appears in the previous passport (YYYY-MM-DD) Sex as it appears in the previous passport
☐ F Female ☒ M Male ☐ X Another gender

Current home address

Number Street Apt. City

Mailing address (if different from current home address)

Number Street Apt. City

Email address Telephone (daytime) Telephone (other)

Read Instructions

Anticipated date of travel
 It is recommended that you do not finalize travel plans until you receive the requested passport.

Month Day Year

☒ Known ☐ Unknown

7. Nexus Application: The official website of the Department of Homeland Security shows my home address, 1403-760 Johnson Street, as my mailing address. Below is my associated Nexus card.

Official website of the Department of Homeland Security

CHANGE LANGUAGE: ENGLISH (U.S./U.K.)

Log in.gov email: [redacted]
Name: KEVIN SMITH
Membership #: [redacted]

HOME MY DASHBOARD FREQUENTLY ASKED QUESTIONS LOG OUT

Update Mailing Address

Mailing Address

If updates are necessary, you can click on each applicable field. If the whole address needs to be changed, please click the **Clear Address** button and enter your updated mailing address.

If your mail-to address isn't in the United States or Canada, you must enter the address of your United States contact instead of your address.

*I have received mail here since

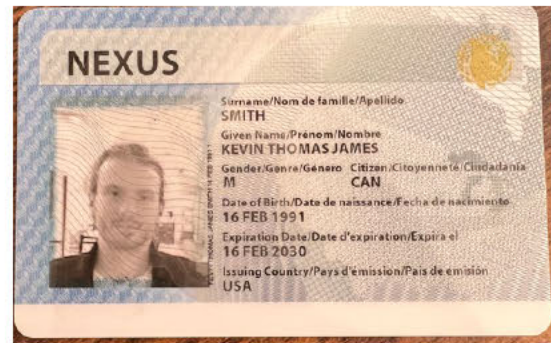
05-May 2021
Month Year (YYYY)

*Country: CANADA

*Address line 1: 760 JOHNSON ST Address line 2: 1403

*City: VICTORIA *State/province/region: BRITISH COLUMBIA

*Zip code/postal code: V8W0A4



8. Kevin's Mail: I receive regular notices such as car insurance renewal reminders and hospital bills to my home address as seen below.



9. BMO banking profile shows 1403-760 Johnson Street as my Primary Address.

The screenshot shows the BMO banking profile page. At the top is a blue header with the BMO logo and navigation links: Accounts, Pay & Transfer, Bank services, and Offers. Below the header is a section titled "Profile & Settings" with a sub-section "Your info". The profile information for Kevin Smith is displayed, including his email (kevin.smith@bci.ca), mobile phone number, home phone number, and business phone number. All phone numbers are marked as "PREFERRED". The primary address is listed as APT 1403, 760 JOHNSON ST, VICTORIA, BC V8W 0A4. An "EDIT" button is located at the bottom of the profile information section.

BMO

Accounts Pay & Transfer Bank services Offers

← Profile & Settings

Your info

KEVIN SMITH
BCI | Full Time | Semi-Professional - Financial Services Employee

Email **PREFERRED**
kevin.smith@bci.ca

Mobile phone number **PREFERRED**
Availability: Morning | Afternoon | Evening

Home phone number **PREFERRED**
Availability: Morning | Afternoon | Evening

Business phone number **PREFERRED**
Availability: Morning | Afternoon | Evening

Primary address
APT 1403, 760 JOHNSON ST
VICTORIA, BC
V8W 0A4


[EDIT](#)

10. BC Hydro Bill: Under the service address my name is displayed with my address at 1403-760 Johnson Street.

 BC Hydro Power smart	Service address KEVIN T SMITH 1403-760 JOHNSON ST VICTORIA BC V8W 0A4	Account number	Invoice number 114015216041	Billing date Jul 17, 2024	Page 1 of 2
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11. Fortis BC: Displays my name and service address as 1403-760 Johnson Street

The screenshot shows the Fortis BC account information page. It features the Fortis BC logo at the top right. The account information is displayed in a blue box with white text. The account number is redacted with a white box. The name is listed as Kevin Smith, and the service address is 1403-760 Johnson St, Victoria.



Your account

Account number: [REDACTED]

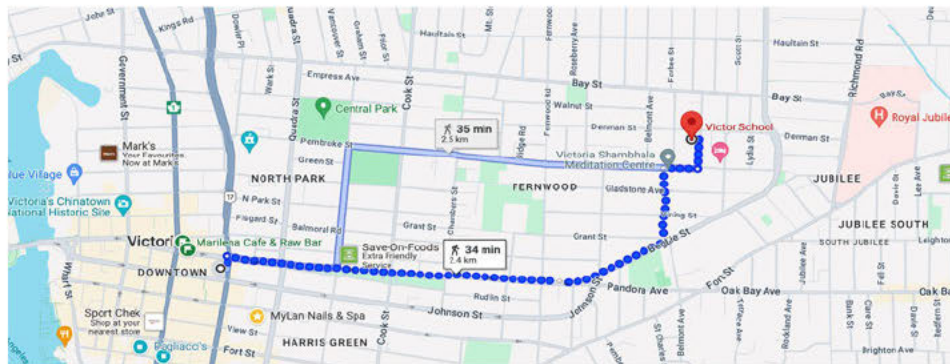
Name: Kevin Smith

Service address: 1403-760 Johnson St, Victoria

12. Darcy Smith Drivers License: displays 1403-760 Johnson Street as her current address



13. Google Map: Shows Darcy has a 35-minute walk to work each morning



14. Darcy Smith's Employee Statement of Earnings & Deductions from the Greater Victoria School District No.61 states her address as 1403-760 Johnson Street



Greater Victoria School District No. 61

556 Boleskine Road
Victoria, British Columbia, Canada, V8Z 1E8

Phone: (250) 475-3212 Fax: (250) 475-4112
www.sd61.bc.ca

Statement of Earnings & Deductions

SMITH, DARCY COLLEEN
1403-760 JOHNSON ST
VICTORIA, BC
V8W 0A4

15. Darcy's mail: the government of Canada send's Darcy's mail to our home address.



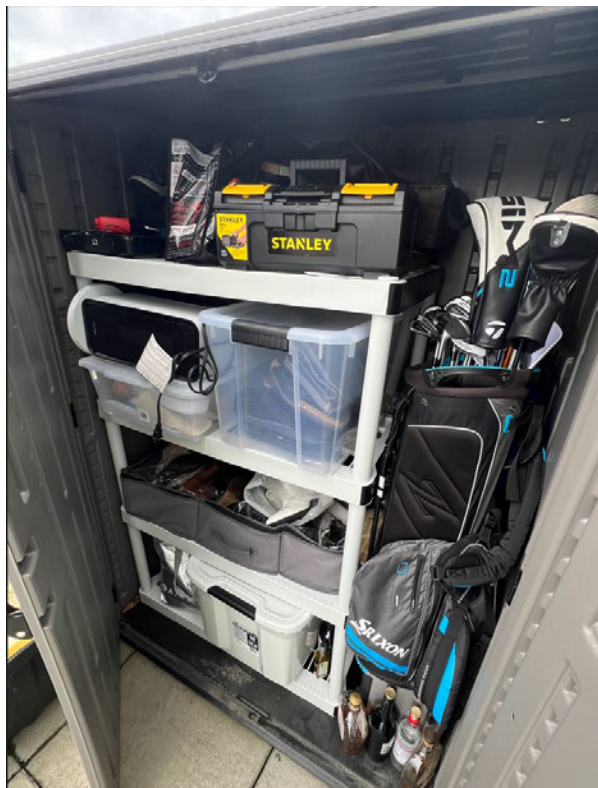
16. Storage under the bed in the Master Bedroom: Clothing and items we need to use daily. Anything we don't want to be stored outside that could get affected by the weather.



17. Storage Cabinets: Located on the patio of 1403-760 Johnson Street



18. Tall storage cabinet on the deck: any out of season clothing items that we will not wear, shoes, sporting items such as golf clubs, tennis rackets, etc.



19. storage cabinet on the deck: Darcy's special/high-needs education items, electronics, toolbox, drills, and anything needed to make repairs in the condo.



20. Parkade storage: Extra cutlery, plates, glasses, cups, utensils, etc. to replace items that are broken often by guests so I can replace them during the work week. We also store miscellaneous items that are used once per year such as holiday decorations.



21. My road bike hanging in my parking stall.

