



CENTO CAPITAL

Presents

**THE
KING WEST
LOFTS**

94 KING ST W. BROCKVILLE

94 KING ST W.
BROCKVILLE



AT A GLANCE

50+ YEAR COMMERCIAL TENANT

\$1.625M

PURCHASER PRICE

\$1.680M

APPRAISED VALUE

\$139,200

TOTAL GROSS

**TENANT-PAID HYDRO & LOW
MAINTENANCE COMMERCIAL LEASES**

POTENTIAL FOR A VTB



Adam@Krawec.ca
(289)-968-0782



94 King St. W Brockville Generating **\$139,200/Year**

3 Completely **REBUILT** residential units, ensuring modern standards and long-term durability match up-to-date building code

Turn-Key Solution



Residential

5 Units
4 at Market Rent



Commercial

3 Units
at Market Rents



Utilities

All tenants pay
their own Hydro



Parking

5 Parking Spaces

Experienced property management and trusted contractor team in place, offering seamless continuity and added value for the new owner

At A Glance

Building

- Newer Roof and Siding
- Newer Plumbing & Wiring
- Newer Kitchens & Appliances
- Newer Doors
- Newer Lighting & Floors + MORE

Local Employers

- Upper Canada District School Board
- Brockville General Hospital
- Giant Tiger Distribution Centre & Transportation
- 3M Canada
- Burnbrae Farms

Tenants

- 50+ Year Jeweller, Book Store, Tech Repair
- Working Adults
- 1 - 2 adult tenant max per unit
- Pay all Hydro
- 1 Year Lease Minimum

Location

- 30,000+ in Greater Brockville Area
- 22,000+ in Brockville
- Direct Highway 401 Access
- 1 Hour to Ottawa
- Located in the 1000 Island Region

Contact Us



Adam@Krawec.ca
(289)-968-0782



| | | | | | | |
|-------------------------------|-------------|--------------|-------------------|--------------------|-------------|--|
| Address | | 94 King St W | | | | |
| FINANCIAL INFORMATION | | | | | | |
| Value @ | 6.56% | cap | \$1,625,000 | | | |
| (+) INCOME | | Beds | Monthly | YEARLY | | |
| Jewel Box | | | \$1,200 | \$14,400 | | |
| Tech Repair | | | \$1,310 | \$15,720 | | |
| Book Store | | | \$1,427 | \$17,124 | | |
| Unit 1 | 2 | | \$922 | \$11,064 | | |
| Unit 2 | Bach | | \$1,350 | \$16,200 | | |
| Unit 3 | 2 | | \$1,750 | \$21,000 | | |
| Unit 4 | 3 | | \$2,050 | \$24,600 | | |
| Unit 5 | 2 | | \$1,750 | \$21,000 | | |
| TOTAL GROSS | | | | \$141,108 | | |
| Vacancy | 2.00% | | | \$2,822 | | |
| Effective Gross Income | | | | \$138,286 | | |
| EXPENSES OF LANDLORD | | | | | | |
| Property Taxes | | | \$1,033 | \$12,390 | | |
| Insurance | | | \$787 | \$9,439 | | |
| Utilities | | | \$286 | \$3,432 Water Only | | |
| R&M | ** 2.00% | | \$230 | \$2,766 | | |
| Management | 2.60% | | \$300 | \$3,595 | | |
| Operating Expenses | | | \$2,635.18 | \$31,622 | | |
| Net Operating Income | | | | \$106,664 | | |
| Monthly Cash Flow | | | | \$8,889 | | |
| Property Appreciation @ 3% | 1 year | 2 year | 3 year | 4 year | 5 year | |
| | \$1,625,000 | \$1,673,750 | \$1,723,963 | \$1,775,682 | \$1,828,952 | |

** Set aside for repair



94 KING ST W.
BROCKVILLE



PROPERTY



INCOME GENERATING MIXED-USE

Income generating mixed-Use building in Brockville. Redeveloped to add value with room to still grow on turnover.



- ✓ 5 Parking Spaces
- ✓ NOI \$113,964/year
- ✓ Brought to 100% Occupancy
- ✓ Under 1% City Vacancy
- ✓ Achieved Market Rents
- ✓ Successful Variance to increase units to 8
- ✓ Prime Downtown Location
- ✓ Added 2 Bed Unit to code
- ✓ Easy to rent on turnover
- ✓ Fully Inspected and passed development of 3 new units



Adam@Krawec.ca
(289)-968-0782



94 KING ST W. BROCKVILLE



PROPERTY

Three-story building in the downtown core of Brockville just steps from the St. Lawrence. Currently three long-term commercial tenants on the main floor with 5 occupied apartments above. Three units were built from the studs up to the latest building code standards, all having successfully passed city inspections. Still room to add value on tenant turnover to further increase property value further.

CIVIC ADDRESS

88-94 King St W., Brockville ON K6V 3P9

LOCATION

The property is located inside of the Downtown core.

PARKING

5 Parking spaces at the rear

LOT SIZE

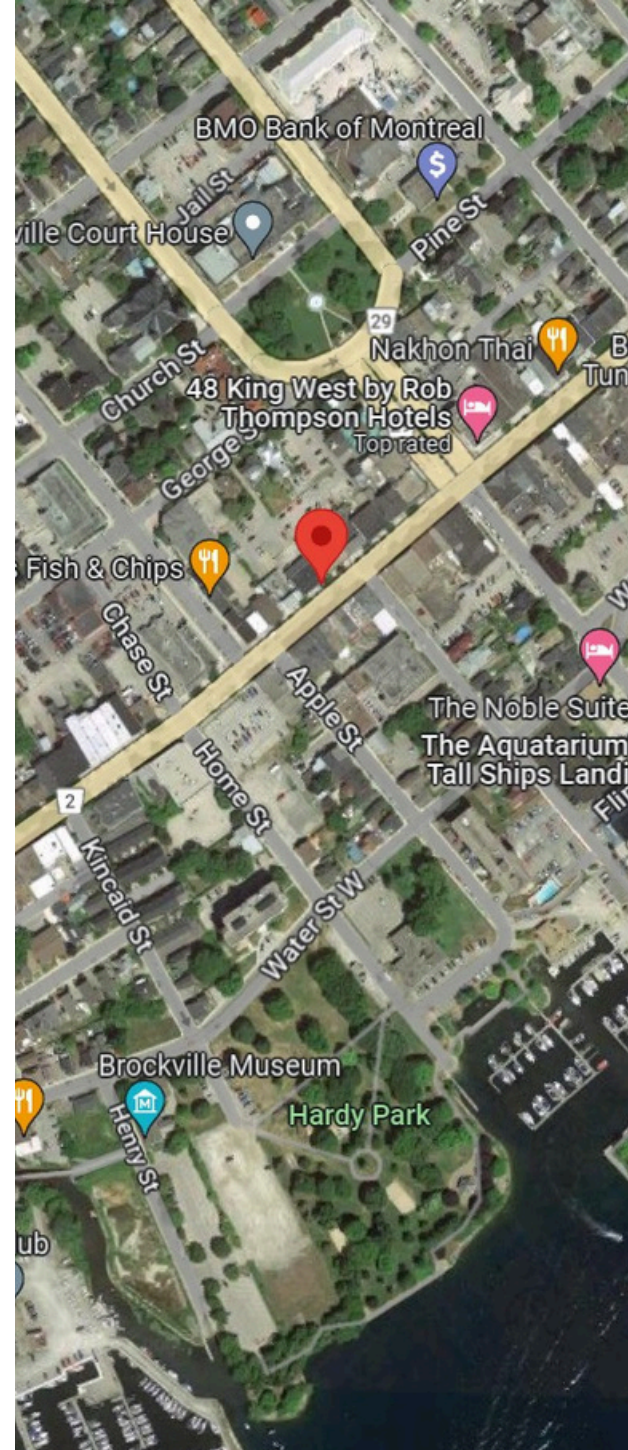
50' x 92'

CURRENT USE

Mixed Use

ZONING

The subject property is zoned Commercial and Mixed Use which permits Apartment, Professional Office, Restaurant, Hotel, Medical Clinic, Retail, Theatre



94 KING ST W.
BROCKVILLE



THE RENO



Adam@Krawec.ca
(289)-968-0782



94 KING ST W.
BROCKVILLE



THE RENO



Adam@Krawec.ca
(289)-968-0782



94 KING ST W.
BROCKVILLE



THE RENO



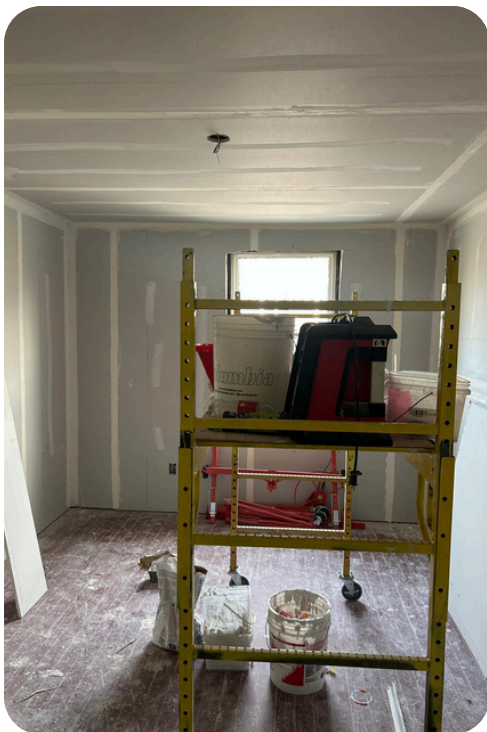
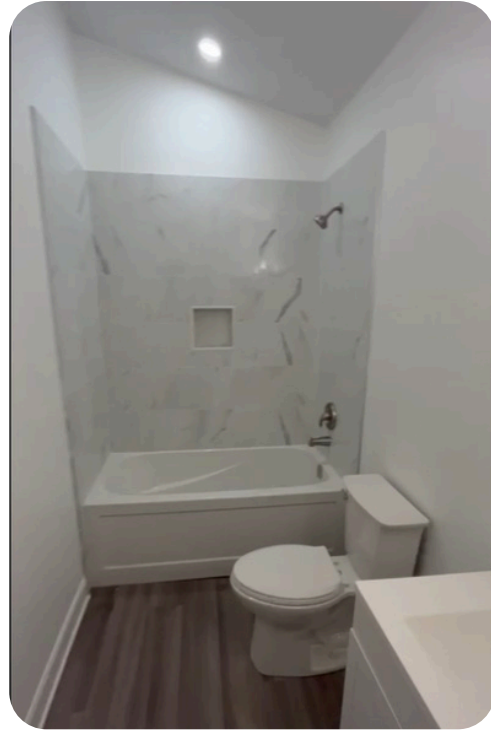
Adam@Krawec.ca
(289)-968-0782



94 KING ST W.
BROCKVILLE



THE RENO



Adam@Krawec.ca
(289)-968-0782



**94 KING ST W.
BROCKVILLE**



THE APPRAISAL



Image Date July 2023

NARRATIVE APPRAISAL REPORT

Market Value Estimate

Effective Date of Appraisal December 5, 2023
A 3 Retail CRU & 5 Apartment Complex & Site
88-94 King Street West, Brockville, ON
Title Holder - 1000325732 Ontario Inc.

PREPARED FOR

Chief Executive Officer
Cento Commercial Inc.
2293 Wuthering Heights Way
Oakville, ON
Attention - Mr. Louie Cerqua

PREPARED BY

SZPIVAK & ASSOCIATES
Ernie Szpivak, AACI, P.App, AIMA
Accredited Appraiser Canadian Institute

FULL APPRAISAL ATTACHED IN SEPERATE FILE



Adam@Krawec.ca
(289)-968-0782



94 KING ST W.
BROCKVILLE



THE APPRAISAL



50 Years Appraising

19192 Hay Road, Unit T, Summerstown, Ontario K0C 2E0

Phone (613) 931-3333 Fax (613) 931-9996 e-mail ernieszpivak@gmail.com

Ernie Szpivak, AACI, P.App, AIMA Accredited Appraiser Canadian Institute - Professional Appraiser & Consultant

December 5, 2023

Chief Executive Officer
Cento Commercial Inc.
2293 Wuthering Heights Way
Oakville, ON

Attention: Mr. Louie Cerqua:

**Re: Narrative Market Value Appraisal Report
A 3 Retail CRU & 5 Apartment Complex & Site
88-94 King Street West, Ottawa, Ontario
Effective Date of Appraisal - December 5, 2023
Title Holder - 1000325732 Ontario Inc.
Client - Cento Commercial Inc.
Appraiser - Ernie Szpivak, AACI, P.App, AIMA
Our File No.: 23-0117-BRK-E**

As requested by you on behalf of Cento Commercial Inc., an investigation of the above noted property has been made for the purpose of estimating its market value as of December 5, 2023. This appraisal is understood to be required as evidence of the current security value of the subject property as a basis for obtaining a loan in the form of a mortgage. The client of this appraisal report is Cento Commercial Inc. The author of this appraisal report has not physically inspected the subject property.

The conclusions of value reached by reason of the investigations and analyses contained in this appraisal report reflect the market value of the subject property as of December 5, 2023. "Market value" means "the most probable price in terms of money which an interest in real property should bring in a competitive and open market under conditions requisite to a fair and typical sale between a willing seller and a willing buyer, each acting prudently and knowledgeably and assuming the price is not affected by undue stimulus".

FULL APPRAISAL ATTACHED IN SEPERATE FILE



Adam@Krawec.ca
(289)-968-0782





Narrative Market Value Appraisal Report A 3 Retail CRU & % Suite Apartment Property 88-94 King Street West, Brockville, ON (Cont'd)

The concept of market value presumes reasonable exposure, and the length of the exposure period needed to achieve the market value of the subject property is estimated to range from three to four months.

The enclosed narrative appraisal report is intended to comply with the reporting requirements set forth under Canadian Uniform Standards of Professional Appraisal Practice (CUSPAP) of the Appraisal Institute of Canada. As such, it presents the discussions of the investigations, information, market evidence gathered, the reasoning and analyses applied within the appraisal process to develop the appraiser's opinion of the market value of the subject property identified in the body of this appraisal report. Additional supporting documentation concerning the data, reasoning and analyses that is not detailed in this appraisal report is retained in the appraiser's file as required by CUSPAP. The depth of discussion contained in this report is specific to the needs of the client and the intended use of the report. The appraiser is not responsible for unauthorized use of this report.

The rights appraised are a combination of the leasehold and reversionary interests that equal the fee simple estate. Based on the information obtained during this investigation, and upon general knowledge of the real estate market, the market value of the subject property as of December 5, 2023 is estimated to be:

ONE MILLION SIX HUNDRED & EIGHTY THOUSAND DOLLARS
(\$1,680,000)

SZPIVAK & ASSOCIATES

Ernie Szpivak, AACI, P.App, AIMA
Accredited Appraiser

FULL APPRAISAL ATTACHED IN SEPERATE FILE





(Div. of D.D.D.G. Technical Services Inc.)
253 Hudson Point Road,
Elizabethtown, Ontario
K6V 7E3

Phone: (613) 498-2191
Fax: (613) 498-2192
E-mail: dondegroot@dddg.ca
Website: www.dddg.ca

2023-11-30
231837

Attn: Dan Boudreau
Centoc Commercial Inc.
416-666-8745
dan@centocommercial.ca

c.c. Sebastian Scott, Chief Building Official, Brockville

Mr. Boudreau,

On Thursday, November 16, 2023, we performed a general review of Units 3 & 5 at 88 King Street West, Brockville, Ontario, in accordance with the requirements of Division C, subdivision 1.2.2 of the Ontario Building Code and the requirements of section 2 of Ontario Regulation 260/08, made under the Professional Engineers Act, 1990.

We were attended on site by Dan Boudreau, Project Manager.

The purpose of this review was to ensure that baseboard heaters and fire alarm devices were installed as per the plans provided by DDDG Engineering Services.

At the time of review, the apartment units were substantially complete with kitchen appliances being installed. The fire alarm system was in place, though devices had not yet been installed. We have since received a photo indicating the devices installed, as well as the Fire Alarm Verification Report completed by Georgian Bay Fire & Safety Ltd. on November 27, 2023.

All baseboards were installed in the locations and at the correct wattages as indicated on the plans. Fire Alarm devices were installed in the locations as indicated on the plans, with some minor deviations.

The following deviations were noted:

1. Some Fire Alarm devices were installed on an adjacent wall to the location noted on plans.
2. Combination Horn/Strobe devices were indicated on the plans, and separate Horn devices and Strobe devices were provided.

The above-mentioned deviations do not prevent the system from operating as intended.

No deficiencies were noted during our review.

Notwithstanding any requisite inspections by municipal officials or other authorities having jurisdiction, we are satisfied that the installation has progressed according to the intent expressed by our design drawings.

Please contact us if you have any questions.

Yours truly,
DDDG Technical Services Inc.

Adam Jensen
Architectural Technician





Decision of Approval Authority with Reasons
Re: Application for Minor Variance
Planning Act, R.S.O. 1990, c.P.13, ss. 45(8)(9)
The Corporation of the City of Brockville
P.O. Box 5000, Brockville, Ontario K6V 7A5
Tel. (613) 342-8772 Fax (613) 492-2793

[File No. A05/23]

NOTICE: The last day for appealing this decision is 13 March 2023

Name of Approval Authority: Committee of Adjustment for the Corporation of the City of Brockville
Re. an Application by: Adam Krawec
On behalf of: 1000325732 Ontario Inc. – Cento Commercial
Location of Property: 88-94 King Street West
Purpose of Application: Request for Minor Variance to allow for the creation of a new residential unit on the subject property.

WE, the undersigned, in making the decision upon this application have considered whether or not the variance requested was minor and desirable for the appropriate development and use of the land and that the intent and purpose of the Zoning By-law and the Official Plan will be maintained, and

CONCUR in the following decision and reasons for decision made on the 22nd day of February 2023.

Decision Minor Variance File A05/23:

That the requested variance be granted:

- 1. A reduction to the minimum parking spaces provided for 1 new residential dwelling unit on the subject property, from the required 1.1 spaces to 0.0 spaces.

Conditions: None

Reasons for the Decision:

The variance is considered minor and desirable for the appropriate development and use of the lands and buildings. The intent and purpose of the Zoning By-law and Official Plan will be maintained.

In making this decision on Minor Variance File A05/23, we, the members of the Committee of Adjustment for the City of Brockville, have taken into consideration all public input, including all written submissions received, and all oral submissions made at this public meeting. Said submissions assisted us in the decision rendered on this application.

Hugh Bates

Dave Cody

Shelbi McFarlane

Member of Committee of Adjustment

Member of Committee of Adjustment

Member of Committee of Adjustment

Certification

I, Dayna Golledge, Secretary-Treasurer of the Committee of Adjustment for the Corporation of the City of Brockville, certify that the above is a true copy of the decision of the Committee with respect to the application recorded herein.

Dated this 27th day of February 2023

Dayna Golledge
Secretary/Treasurer
Committee of Adjustment for
the Corporation of the City of Brockville



Notice of Right to Appeal
Planning Act, 1990, c.P.13, ss 45(10) and (12)
The Corporation of the City of Brockville
P.O. Box 5000, Brockville, Ontario K6V 7A5
Tel. (613) 342-8772 Fax (613) 492-2793

Minor Variance File No.: A05/23
Name of Approval Authority: Committee of Adjustment for the Corporation of the City of Brockville
Re. an Application by: Adam Krawec
On behalf of: 1000325732 Ontario Inc. – Cento Commercial
Location of Property: 88-94 King Street West

TAKE NOTICE that the enclosed is a copy of the decision of the above-mentioned Committee in the matter of an application pursuant to the Planning Act, 1990.

Last day for filing an appeal is 13 March 2023.

THE DECISION OF THE COMMITTEE MAY BE APPEALED to the Ontario Land Tribunal by serving personally or by registered mail to the Secretary-Treasurer of the Committee a notice of appeal setting out the objection to the decision and the reasons in support of the objection accompanied by payment to the Secretary-Treasurer of the fee prescribed by the Tribunal under the Ontario Land Tribunal Act as payable on an appeal from a Committee of Adjustment to the Tribunal.

AMOUNT OF FEE payable on appeal is 400.00.

ON AN APPEAL to the Ontario Land Tribunal, except where all appeals are withdrawn, a hearing will be held of which notice will be given to the applicant, the appellant, the Secretary-Treasurer of the Committee and to such other persons and in such manner as the Ontario Land Tribunal may determine.

IF NO NOTICE OF APPEAL IS FILED within twenty days of the making of this Decision, the decision of the Committee is final and binding, and the Secretary-Treasurer is required to notify the applicant and to file a certified copy of the decision with the Clerk of the Municipality.

Dated this 27th day of February 2023

Dayna Golledge
Secretary/Treasurer
Committee of Adjustment for the Corporation
of the City of Brockville





400 Sheldon Dr, Unit 1, Cambridge, ON, N1T 2H9
Toll Free Tel: 1-877-372-7233 Toll Free Fax: 1-800-667-4278
esa.cambridge@electricalsafety.on.ca

Certificate of Acceptance

— YOUNG ELECTRIC
24 HUNTLEY CRES
ST CATHARINES ON
L2M 6E7

Telephone: (905)359-6400
Fax:
Email:

| | |
|----------------------|-------------------|
| Notice Date: | November 07, 2023 |
| Notification Number: | 17990409 |
| Print Date: | November 07, 2023 |
| Customer ID: | 108893 |
| Licence Number: | 7013713 |

RE

DAN BOUDREAU
90 KING ST W
BROCKVILLE ON K6V 3P9

We hereby certify that the electrical installation at the aforementioned address, and as described herein, is accepted in accordance with the requirements of the Ontario Electrical Safety Code.

Locations: SECOND FLOOR FROM REAR OF BUILDING UNITS 5>
RECEPTACLES: 15
GFCI: 3
SWITCHES: 6
FIXTURES: 4
POT LIGHTS: 4
REFRIGERATOR, RANGE, HOOD FAN AND 6> RECEPTACLES: 18
GFCI: 3
SWITCHES: 6
FIXTURES: 4
POT LIGHTS: 4
REFRIGERATOR, RANGE, HOOD FAN

| Work Item | Description | Quantity |
|-----------|-------------|----------|
|-----------|-------------|----------|

—
—
—
—

| Work Item | Description | Quantity |
|-----------|---|----------|
| 2 | APARTMENT RENOVATION RECEPTACLES: 15 GFCI: 3 SWITCHES: 6 FIXTURES: 4 POT LIGHTS: 4 REFRIGERATOR, RANGE, HOOD FAN- 60AMP BREAKER PANEL Reno Apt 10-40 Outlet/Panel 1.000, RECEPTACLES: 15 GFCI: 3 SWITCHES: 6 FIXTURES: 4 POT LIGHTS: 4 REFRIGERATOR, RANGE, HOOD FAN- 60AMP BREAKER PANEL Reno Apt 10-40 Outlet/Panel 1.000, RECEPTACLES: 18 GFCI: 3 SWITCHES: 6 FIXTURES: 4 POT LIGHTS: 4 REFRIGERATOR, RANGE, HOOD FAN-60AMP BREAKER PANEL | 2 |
| 3 | RESIDENTIAL EQUIPMENT Hot Water Tank 2.000 | 2 |

The Electrical Safety Authority (ESA) operates as a delegated authority on behalf of the provincial government in accordance with Part VIII, section 113 of the Electricity Act, 1998, S.O. 1998, c.15, Sched. A.(the Act), and the Safety and Consumer Statutes Administration Act, 1996, S.O. 1996, c.19. ESA's mandate is to administer the Act and corresponding Regulations on behalf of the Province of Ontario.

ESA is a not-for-profit corporation under the direction and control of a Board of Directors and is accountable to the Ministry of Government and Consumer Services in accordance with an Administrative Agreement.





Demographics

Display Neighbourhood (NBH) Community (COM) City (CITY)

Population

Total Population NBH 426 COM 29,624 CITY 22,641

Gender



Family Status



Marital Status



Age Distribution



Households

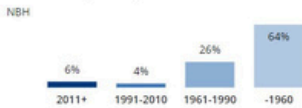
Structure Details



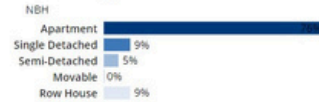
Ownership



Age of Home (Years)



Structural Type



Socio-Economic

Avg. Household Income NBH \$45,499 COM \$90,085 CITY \$82,504

Employment

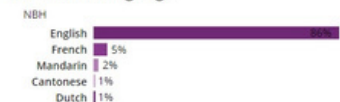


Highest Level of Education

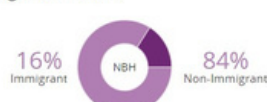


Cultural

Dominant Language



Immigration Status





67

JUST GETTING BY

Younger, low-income city singles and families



U5 YOUNGER
URBAN MIX
Y2 YOUNGER
SINGLES
& COUPLES

Population:
708,515
(1.86% of Canada)

Households:
360,871
(2.40% of Canada)

**Average Household
Income**
\$47,731

**Average Household Net
Worth:**
\$107,187

House Tenure:
Rent

Education:
Grade 9/High School/
College

Occupation:
Service Sector/
Blue Collar

Cultural Diversity Index:
Low

Sample Social Value:
*Financial Concern
Regarding the Future*

Who They Are

The most economically challenged of all segments, Just Getting By is home to younger, low-income singles and single-parent families located in large cities like London, St. Catharines, Windsor and Halifax. In their dense neighbourhoods, nearly 45 percent of maintainers are under 45 years old. More than half are single, divorced or separated, and over a third are lone-parent families, typically with younger children. Residents tend to be third-plus-generation Canadians with low education levels and low-level jobs in sales, the services, trades and manufacturing. Most households can only afford to rent units in older low-rise apartment buildings or own inexpensive single-detached houses. But being young and mobile has its advantages: more than half moved in the past five years with the hope of climbing the socioeconomic ladder. Surveys show a desire to improve their prospects in the popularity of online courses and management training programs. Without deep pockets, they engage in low-cost activities like going to parks, city gardens and auto shows. In this segment, budget-conscious residents score high for the value *Importance of Price*.

The young singles and families in Just Getting By pursue a youthful lifestyle on a budget. Their wide-ranging leisure activities include billiards and bowling, motorcycling and going to nightclubs. Nearly everyone in this segment shops at discount grocery, clothing and department stores; Walmart is a particular favourite. While dinner at a fancy restaurant may be a stretch, residents frequently patronize popular chains like Taco Bell, Burger King and Swiss Chalet. For a little excitement, they'll go to a casino, video arcade or horse race. At home, these on-the-go young people make a relatively light media audience. Their highest-rated TV shows include teen dramas, music videos and extreme sports, and their radios are tuned to stations that play dance, hip hop and classic rock music. While they rarely pick up a daily newspaper, they enjoy reading entertainment and celebrity magazines. Having cut their landlines years ago, they're increasingly turning to their mobile phones as their preferred media device. Overall they're still a mixed new media market, going online for selective activities, such as playing games, shopping and dating. Since the beginning of the COVID-19 pandemic, this segment has increased their consumption of digital magazines and newspapers.

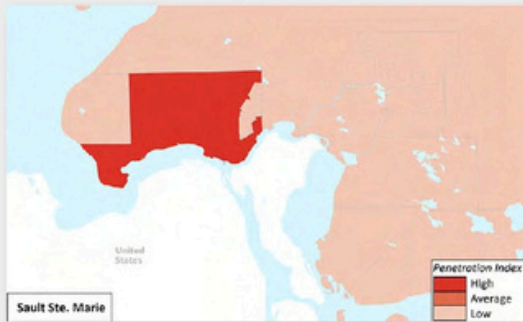
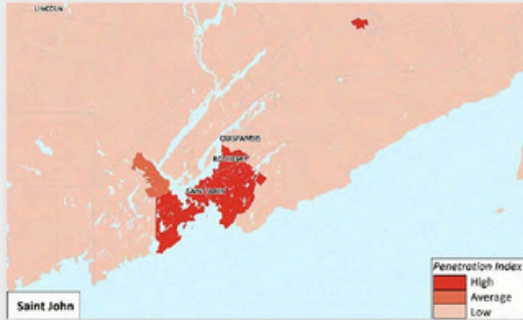
How They Think

In their downscale neighbourhoods, the members of Just Getting By are accepting of *Multiculturalism* and diversity of the family (*Racial Fusion, Flexible Families*). Rather than being guided by reason and logic, they often make decisions based on feelings and emotions, and many are willing to take risks in order to get what they want in life (*Penchant for Risk*). They believe that getting involved in the political process is necessary to correct social inequalities and are interested in doing so (*Social Learning*). Not surprisingly, they have significant *Financial Concern Regarding the Future*, but they also feel threatened by life's uncertainties, intimidated by technological change and sense that they're at the mercy of forces beyond their control (*Technological Anxiety, Fatalism*). As a result, some express a *Need for Escape* from their routine and the confines of society's traditional moral code (*Rejection of Orderliness*). In the marketplace, Just Getting By consumers choose practicality over status in their purchase decisions and believe small businesses are more committed to ethical practices than large companies (*Utilitarian Consumerism, Confidence in Small Business*).

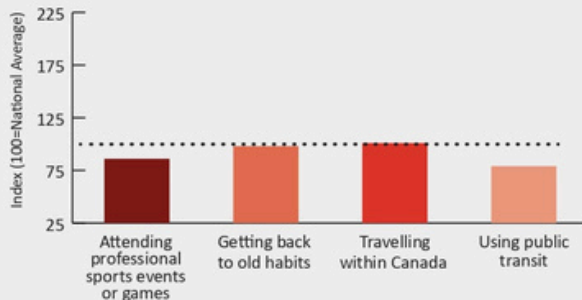




67. JUST GETTING BY
Where They Live



Post-Pandemic, Looking Forward To:



How They Live



LEISURE

billiards
nightclubs/bars
craft shows
parks/city gardens



TRADITIONAL MEDIA

TV teen dramas
TV mixed martial arts
classic rock radio
entertainment/celebrity magazines



FOOD/DRINK

processed cheese
value-priced domestic beer
grocery store take-out
buffet restaurants



AUTOMOTIVE

domestic intermediate cars
one car
under \$15,000 spent on vehicle
2000-2009 model years



MOBILE

video apps
play games on mobile phone
research products and services on mobile
discount coupons on tablet



SHOPPING

discount grocery stores
craft supply stores
Shoppers Drug Mart
second-hand stores



INTERNET

beauty/fashion sites
music streaming on computer
online dating
Amazon Prime Video



FINANCIAL

mobile e-payment for purchases
changed financial institution in last year
less than \$10,000 in investments/savings
use tax preparation services



SOCIAL

Twitter
YouTube
Snapchat
dating apps



HEALTH

take back pain relievers
6+ times/month



ATTITUDES

"No matter what I do, I have a lot of trouble changing the course of events that affect me"

"I have enough trouble taking care of myself without worrying about the needs of the poor"

"New technologies are causing more problems than they are solving"

"Young people should be taught to question authority"





67

JUST GETTING BY

Younger, low-income city singles and families



| | Segment % | Canada % | Index* |
|---------------------------|-----------|----------|--------|
| Population | | | |
| Age | | | |
| Under 5 | 5.6 | 5.1 | 111 |
| 5 to 14 | 9.9 | 10.8 | 91 |
| 15 to 24 | 11.2 | 11.8 | 95 |
| 25 to 44 | 30.7 | 27.4 | 112 |
| 45 to 64 | 26.7 | 26.5 | 101 |
| 65 to 74 | 9.6 | 10.7 | 90 |
| 75 to 84 | 4.4 | 5.5 | 80 |
| 85+ | 1.9 | 2.3 | 83 |
| Home Language | | | |
| English | 91.2 | 67.5 | 135 |
| French | 2.0 | 20.2 | 10 |
| Non-Official | 6.7 | 12.4 | 55 |
| Immigration | | | |
| Immigrant Population | 13.2 | 22.4 | 59 |
| Before 2001 | 44.0 | 47.4 | 93 |
| 2001 to 2005 | 7.8 | 10.4 | 75 |
| 2006 to 2010 | 12.7 | 11.9 | 107 |
| 2011 to 2016 | 23.0 | 13.7 | 169 |
| 2017 to present | 12.5 | 16.6 | 75 |
| Visible Minority | | | |
| Visible Minority Presence | 16.2 | 25.4 | 64 |
| Marital Status | | | |
| Single | 38.7 | 28.9 | 134 |
| Married or Common Law | 38.3 | 56.9 | 67 |
| Wid/Div/Sep | 23.0 | 14.2 | 162 |
| Mode of Transport | | | |
| Car | 72.1 | 79.2 | 91 |
| Public Transit | 11.8 | 12.5 | 95 |
| Class of Worker | | | |
| Employed | 47.0 | 59.0 | 80 |
| Occupation | | | |
| Agriculture | 1.3 | 2.4 | 55 |
| White Collar | 25.9 | 35.0 | 74 |
| Grey Collar | 49.2 | 39.5 | 125 |
| Blue Collar | 24.9 | 25.5 | 98 |
| Education | | | |
| No High School | 22.7 | 15.9 | 143 |
| High School | 33.6 | 26.6 | 126 |
| Trade School | 7.9 | 9.1 | 87 |
| College | 21.5 | 20.2 | 107 |
| Some University | 1.3 | 2.2 | 57 |
| University | 13.1 | 26.02 | 50 |
| Income | | | |
| Avg Hhd Income | \$4773 | \$109 50 | 44 |

*Index of 100 is average

| | Segment % | Canada % | Index* |
|-------------------------------|-----------|----------|--------|
| Households | | | |
| Maintainer Age | | | |
| Under 25 | 6.4 | 3.0 | 216 |
| 25 to 34 | 20.6 | 14.7 | 140 |
| 35 to 44 | 16.6 | 17.7 | 94 |
| 45 to 54 | 16.7 | 17.8 | 94 |
| 55 to 64 | 18.9 | 20.0 | 95 |
| 65 to 74 | 12.8 | 15.7 | 81 |
| 75+ | 8.0 | 11.1 | 72 |
| Size | | | |
| 1 person | 46.1 | 28.3 | 163 |
| 2 people | 32.2 | 34.3 | 94 |
| 3 people | 11.6 | 15.2 | 76 |
| 4+ people | 10.0 | 22.2 | 45 |
| Family Status | | | |
| Non-Family | 53.3 | 32.6 | 163 |
| Couples with Kids | 12.7 | 29.4 | 43 |
| Couples, no Kids | 17.9 | 27.2 | 66 |
| Lone-Parent Family | 16.1 | 10.8 | 150 |
| Age of Children | | | |
| Kids under 5 | 22.5 | 16.7 | 134 |
| 5 to 9 | 20.3 | 17.8 | 115 |
| 10 to 14 | 17.8 | 17.5 | 102 |
| 15 to 19 | 16.9 | 17.1 | 99 |
| 20 to 24 | 9.5 | 13.5 | 71 |
| 25+ | 13.0 | 17.5 | 74 |
| Dwellings | | | |
| Tenure | | | |
| Own | 29.1 | 67.6 | 43 |
| Rent | 70.9 | 31.9 | 222 |
| Band Housing | 0.0 | 0.4 | 0 |
| Period of Construction | | | |
| Before 1960 | 35.6 | 21.1 | 169 |
| 1961 to 1980 | 33.3 | 27.8 | 120 |
| 1981 to 1990 | 11.2 | 13.3 | 84 |
| 1991 to 2000 | 8.3 | 11.9 | 70 |
| 2001 to 2005 | 2.3 | 6.7 | 34 |
| 2006 to 2010 | 2.9 | 7.5 | 39 |
| 2011 to 2016 | 2.5 | 6.9 | 37 |
| 2017 to present | 4.0 | 4.9 | 81 |
| Type | | | |
| Single-detached | 22.7 | 52.7 | 43 |
| Semi-detached | 4.9 | 5.1 | 97 |
| Row | 7.9 | 6.6 | 119 |
| Duplex | 8.1 | 5.7 | 141 |
| Lowrise (<5 Stories) | 52.3 | 18.1 | 289 |
| Highrise (5+ Stories) | 2.9 | 10.2 | 29 |
| Mobile | 0.9 | 1.3 | 65 |





67

JUST GETTING BY

Younger, low-income city singles and families



| | Segment % | Canada % | Index* |
|---------------------------|-----------|----------|--------|
| Population | | | |
| Age | | | |
| Under 5 | 5.6 | 5.1 | 111 |
| 5 to 14 | 9.9 | 10.8 | 91 |
| 15 to 24 | 11.2 | 11.8 | 95 |
| 25 to 44 | 30.7 | 27.4 | 112 |
| 45 to 64 | 26.7 | 26.5 | 101 |
| 65 to 74 | 9.6 | 10.7 | 90 |
| 75 to 84 | 4.4 | 5.5 | 80 |
| 85+ | 1.9 | 2.3 | 83 |
| Home Language | | | |
| English | 91.2 | 67.5 | 135 |
| French | 2.0 | 20.2 | 10 |
| Non-Official | 6.7 | 12.4 | 55 |
| Immigration | | | |
| Immigrant Population | 13.2 | 22.4 | 59 |
| Before 2001 | 44.0 | 47.4 | 93 |
| 2001 to 2005 | 7.8 | 10.4 | 75 |
| 2006 to 2010 | 12.7 | 11.9 | 107 |
| 2011 to 2016 | 23.0 | 13.7 | 169 |
| 2017 to present | 12.5 | 16.6 | 75 |
| Visible Minority | | | |
| Visible Minority Presence | 16.2 | 25.4 | 64 |
| Marital Status | | | |
| Single | 38.7 | 28.9 | 134 |
| Married or Common Law | 38.3 | 56.9 | 67 |
| Wid/Div/Sep | 23.0 | 14.2 | 162 |
| Mode of Transport | | | |
| Car | 72.1 | 79.2 | 91 |
| Public Transit | 11.8 | 12.5 | 95 |
| Class of Worker | | | |
| Employed | 47.0 | 59.0 | 80 |
| Occupation | | | |
| Agriculture | 1.3 | 2.4 | 55 |
| White Collar | 25.9 | 35.0 | 74 |
| Grey Collar | 49.2 | 39.5 | 125 |
| Blue Collar | 24.9 | 25.5 | 98 |
| Education | | | |
| No High School | 22.7 | 15.9 | 143 |
| High School | 33.6 | 26.6 | 126 |
| Trade School | 7.9 | 9.1 | 87 |
| College | 21.5 | 20.2 | 107 |
| Some University | 1.3 | 2.2 | 57 |
| University | 13.1 | 26.02 | 50 |
| Income | | | |
| Avg Hhd Income | \$4773 | \$109 50 | 44 |

*Index of 100 is average

| | Segment % | Canada % | Index* |
|-------------------------------|-----------|----------|--------|
| Households | | | |
| Maintainer Age | | | |
| Under 25 | 6.4 | 3.0 | 216 |
| 25 to 34 | 20.6 | 14.7 | 140 |
| 35 to 44 | 16.6 | 17.7 | 94 |
| 45 to 54 | 16.7 | 17.8 | 94 |
| 55 to 64 | 18.9 | 20.0 | 95 |
| 65 to 74 | 12.8 | 15.7 | 81 |
| 75+ | 8.0 | 11.1 | 72 |
| Size | | | |
| 1 person | 46.1 | 28.3 | 163 |
| 2 people | 32.2 | 34.3 | 94 |
| 3 people | 11.6 | 15.2 | 76 |
| 4+ people | 10.0 | 22.2 | 45 |
| Family Status | | | |
| Non-Family | 53.3 | 32.6 | 163 |
| Couples with Kids | 12.7 | 29.4 | 43 |
| Couples, no Kids | 17.9 | 27.2 | 66 |
| Lone-Parent Family | 16.1 | 10.8 | 150 |
| Age of Children | | | |
| Kids under 5 | 22.5 | 16.7 | 134 |
| 5 to 9 | 20.3 | 17.8 | 115 |
| 10 to 14 | 17.8 | 17.5 | 102 |
| 15 to 19 | 16.9 | 17.1 | 99 |
| 20 to 24 | 9.5 | 13.5 | 71 |
| 25+ | 13.0 | 17.5 | 74 |
| Dwellings | | | |
| Tenure | | | |
| Own | 29.1 | 67.6 | 43 |
| Rent | 70.9 | 31.9 | 222 |
| Band Housing | 0.0 | 0.4 | 0 |
| Period of Construction | | | |
| Before 1960 | 35.6 | 21.1 | 169 |
| 1961 to 1980 | 33.3 | 27.8 | 120 |
| 1981 to 1990 | 11.2 | 13.3 | 84 |
| 1991 to 2000 | 8.3 | 11.9 | 70 |
| 2001 to 2005 | 2.3 | 6.7 | 34 |
| 2006 to 2010 | 2.9 | 7.5 | 39 |
| 2011 to 2016 | 2.5 | 6.9 | 37 |
| 2017 to present | 4.0 | 4.9 | 81 |
| Type | | | |
| Single-detached | 22.7 | 52.7 | 43 |
| Semi-detached | 4.9 | 5.1 | 97 |
| Row | 7.9 | 6.6 | 119 |
| Duplex | 8.1 | 5.7 | 141 |
| Lowrise (<5 Stories) | 52.3 | 18.1 | 289 |
| Highrise (5+ Stories) | 2.9 | 10.2 | 29 |
| Mobile | 0.9 | 1.3 | 65 |





ABOUT CENTO CAPITAL

Cento Capital was built after accumulating years of experience in the construction, and real estate industry with the desire of adding value to often overlooked real estate in the province of Ontario.

At Cento Capital we firmly believe that there are opportunities all around where we can add value through proper planning, evaluation, commitment and hard work. Before each of our acquisitions our team meets to answer these important questions to ensure the success in our projects

- Is the region growing?
- Can we add value?
- Is the property generating income?
- Can we improve its income generating capabilities?

Cento Capital is a Canadian registered company currently operating in Ontario and with a vision to expand to the rest of Canada, the United States and Europe.

Our vision is, as our name suggests, to own 100 commercial and residential properties worldwide.

FOLLOW OUR JOURNEY

 [www.Instagram.com/CentoCapital](https://www.instagram.com/CentoCapital)

 www.Youtube.com/@CentoCapital

ORGANIZATION AND MANAGEMENT

Louie Cerqua
Partner

Dan Boudreau
Partner

Andrei Pershin
Partner

Dr. Marco De Ciantis
Partner

Adam Krawec
Partner

