

Suite use-and-cash workpaper

Manual local worksheet; print or edit. No data transmitted or stored online. Not municipal approval, tenancy advice, appraisal, mortgage qualification or a tax return. Municipal examples in the accompanying article are City of Vancouver only, as of 2026-09-08; recheck for your location and decision date.

Property/PID: _____ Municipality: _____ Intended possession/use date: _____

Unit: internal secondary suite / separate laneway house / other (confirm category): _____

Four separate answers

Question	Evidence and date	Exact answer / conditions	Still unknown / responsible person
Approved use and work completion	Approved use, plans, permit / final / occupancy records appropriate to unit		
Actual tenancy and possession	Agreement / amendments, current rent, included services, deposits / notices		
Lender recognition	Written property / application-specific method and recognized amount		
Household cash	Actual rent collected, owner costs, reserves and broader house budget		

No one row establishes the others. Existing tenancy does not reset on sale. Deposits are liabilities/closing reconciliations, not income. Legalization proposal is not current approval. Lender-recognized income is NOT added to collected rent.

Operating arrangements

Internal suite: heating/ventilation, shared laundry/storage, inter-unit access, utility allocation: _____

Laneway: street/rear access, service connections, garbage/drainage, privacy and repair access: _____

Both: insurer's exact use/coverage response; inspection follow-up; business licensing; title restrictions: _____

Hypothetical cash example (CAD)

Current lease rent $R = 2,000/\text{month}$; listing scenario $M = 2,400/\text{month}$ (not currently collectible by assumption).

Incremental annual utilities $U=1,800$; insurance $I=600$; maintenance reserve $A=1,400$; licensing/administration allowance $L=400$ (not an official fee).

Selected annual cost $C = U+I+A+L = 4,200$.

Case	Collected months N	Collected rent $R \times N$	Selected cost C	Contribution $R \times N - C$
Current lease, full collection	12	24,000	4,200	19,800
One month not collected	11	22,000	4,200	17,800
No rent, same costs retained for stress test	0	0	4,200	-4,200

Full-collection monthly average $= 19,800/12 = 1,650$. Unsupported market substitution overstates gross by $(2,400 - 2,000) \times 12 = 4,800$. None of these scenarios grants a right to increase rent/end tenancy. Stress-case costs intentionally stay fixed; replace with supported scenario-specific costs for your own plan rather than silently zeroing them.

Your calculation

Current collectible monthly rent R : _____ source/date: _____

Collected months N (0-12, including partial month equivalent if relevant): _____ reason: _____

Annual U : _____ I : _____ A : _____ L : _____ other identified operating cost O : _____

Contribution $= R \times N - (U + I + A + L + O)$: _____

Lender-recognized amount/method, recorded separately and NEVER added: _____

Whole-property mortgage payments, main-house costs, income taxes, major capital repairs/legalization and other cash requirements excluded above: _____

Can the household carry those obligations with no rental contribution? _____

Blank is unknown, zero is explicitly confirmed zero. Do not calculate with missing, negative or nonfinite inputs; rent/costs are nonnegative CAD amounts, months must be within 0-12. Do not use listing market rent in place of the continuing lease without a substantiated basis. Maintenance reserve is budgeted cash set aside, not necessarily a current expense paid. Avoid double counting shared costs between unit and household budgets.

Before decision: unresolved approval/possession/financing/coverage/condition/cash item, owner and deadline:
