

Appendix I: Information about Cohousing

Cohousing features a process in which residents actively participate in the design and operation of their own neighbourhood and really co-develop it, making a custom neighbourhood that is more reminiscent of older, high-functioning neighbourhoods than today's more estranged environments. The result is a neighbourhood with privately titled homes, townhomes or apartments, with strata and common gathering spaces such as a community kitchen, guest accommodations and gardens that encourage frequent neighbourly contact and a village feel.

The physical design of cohousing neighbourhoods encourages both social contact and individual space. Private homes contain all of the features of conventional homes, and residents also have access to extensive common facilities such as open space, courtyards, a playground and a common house. Affordability can be achieved because of the extensive common facilities that supplement private homes, allowing units to be smaller than in typical developments. Cohousing residents are consciously committed to living as a community.

In a cohousing community, you know who lives six houses down because you eat common meals with them, decide how to allocate homeowners dues and gratefully accept a ride from them when your car is in the shop. You begin to trust them enough to leave your 4-year-old with them. You listen to what they have to say, even if you don't agree with them at first, and you sense that you, too, are being heard.

Our varied team of professionals strongly believes that the addition of an intergenerational cohousing neighbourhood can serve the people of the City of Vancouver in a number of important ways. A cohousing community will enrich the neighbourhood and is consistent with the strategic objectives of the city of Vancouver around environmental sustainability, density, accessibility, senior housing, public transit, cycling, local food and climate leadership. We have heard too many stories from people in Vancouver who have lived in condos in town and who do not know their neighbours, much less have the luxury of depending on them for support or community. This alone has proven time and time again to require city intervention for everything, from calls regarding a barking dog to helping seniors up after a fall. A highly functioning neighbourhood is always the least costly social remedy.

Advantages of Cohousing for Seniors

There are numerous reasons why cohousing makes sense for seniors in particular, including the following:

(1) **Affordability** – typical cohousing units are much smaller than single family homes yet they maintain the functionality of a single family home. Seniors who are “house rich but cash poor” could sell their single family home, move into a smaller cohousing unit and realize some of the equity in their home to assist in supporting them in the coming years (see page 129 of the SCH for an example) freeing up their larger house for a larger family. Cohousers can have smaller houses because they have the benefit of a shared common house and the cooperation that occurs there.

(2) **Reduced operating Costs** – seniors living in cohousing typically report significant savings in monthly living expenses due to the sharing of facilities and equipment, cooking together saves money versus buying and cooking all your own food, smaller units means smaller utility and tax bills and reduced maintenance costs vs. a single family house and the support of a neighbour rather than a paid caregiver.

(3) **Aging in Place** – the homes are designed to allow the owners to age in place in their community by including features in the design that may be needed later in life when the owners needs change (eg. Large bathrooms that enable future installation of roll in showers or baths if mobility issues arise).

(4) **Quality of Life** – perhaps most important of all, cohousing developments improve the quality of life of seniors by giving them a support network of neighbours to socialize with, help each other out and engage in activities with.

(5) **Resource Use** – Seniors in cohousing will save the City of Vancouver considerable resources by helping one another, and by being cared for by younger members of their cohousing community. This means they'll be less depend on meals on wheels, home hospice, fire department calls, etc. Additionally, seniors will be part of a community of people living in sustainably built homes.

Advantages of Cohousing for Parents/Families

There are also numerous reasons why cohousing makes sense for parents and families, including the following:

(1) **Affordability** – like we mentioned above, typical cohousing units are much smaller than single family homes yet they maintain the functionality of a single family home, so these homes are very practical for families.

(2) **Reduced operating Costs** – like seniors living in cohousing, families living in cohousing report significant savings in monthly living expenses due to the sharing of facilities and equipment, cooking together saves money versus buying and cooking all your own food, smaller units means smaller utility and tax bills and reduced maintenance costs vs. a single family house.

(3) **Safety** – Families living in cohousing enjoy an enhanced feeling of security because their community is very pedestrian and community oriented, providing a place where children have a great deal of freedom to play and parents feel comfortable allowing them to do so.

(4) **Energy Conservation** – Cohousing neighbourhoods are always constructed with environmentally preferable materials and practices and in this case, we'd like to go even further, creating a model project for the City of Vancouver, potentially creating a net-zero development.

Affordability Considerations

We are concerned about the amount of risk that our cohousers will bear during the entitlements process. Unlike traditional developers who partner with financiers with deep pockets and profit margins adequate to cover delays and failed projects. Our members are citizen developers, investing their life savings, and have no intention to invest in other projects, or even see a return. They are looking for a sense of community, to live lighter on the earth and to eat, laugh, support and prosper with their neighbours. 80% of our members are first home buyers and meet the City of Vancouver's criteria for a person who is in need of affordable housing.

The land seller has been very supportive of our values and our process. He has agreed to defer payments such that the group will take possession of the site on April 2013. To purchase the site, each member will need to contribute on average \$110,000 in conjunction with bank financing. In order to maintain a certain level of affordability in cohousing units, the group needs an efficient process to minimize carrying costs.

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APPENDICES

REZONING APPLICATION
SUBMITTAL
Date 04 SEPT 2012
Scale AS NOTED
Drawn M&D
Job VAN
Sheet

16

Appendix II: COHOUSING & AFFORDABILITY

COHOUSING – INHERENTLY AFFORDABLE LIVING

- **At the beginning of every cohousing project, members agree upon the final purchase price per square foot that they can afford. The end product is a result of working back from this price.** Therefore a cohousing community never has the option of raising prices in the name of profit.
- Due to prices being set from the beginning, cohousing groups ensure that affordability is maintained throughout the entire process by being disciplined when it comes to expenditures, and hiring professional consultants (such as architects and project managers) who have the capacity and experience to maintain a firm bottom line.
- **Unlike many developments in which an original estimated unit price may jump from \$350K in the beginning to \$450K upon completion, the citizen developers have great personal incentive to keep costs low.** It is strictly a cost plus project.
- Affordability is built into the design by virtue of smaller privately owned units which are supplemented and supported by a common house and shared amenities.
- **80% of our future Vancouver cohousing residents are in the income brackets that qualify for affordable housing.**

SIGNIFICANT COST OF LIVING SAVINGS

In a survey of 200 cohousing residents throughout North America, **estimated monthly cost savings ranged from \$200 to \$2,430 per household** (depending on lifestyle and expenses). After move in, there are many ways that cohousers save money. In addition to incorporating money-saving green features, the watershed for affordability is the community collaboration and lifestyle:

- **Cohousing residents share community meals together throughout the week. When compared to dining out or cooking for a few individuals, the cost savings is considerable** both in the energy it takes to prepare a meal, and the advantages of buying food in bulk.
- **Neighbours frequently loan their vehicles to one another, allowing some cohousers to forgo the expense of owning a car while others may share the costs.** This can cut down on rental car costs as well when out-of-town family and friends come for a visit. Some neighbours in the Vancouver cohousing project are already talking about sharing a vehicle between two or more families.
- Due to the generous common spaces, individuals don't require large private units and can purchase a home with the right number of bedrooms to fit their everyday needs. Common workshops, a kitchen and dining areas, laundry facilities, shared gardens and more mean that **a modest 500 sq. ft. home has all the perks of a 4,000 sq. ft. house.**
- Shared tools and equipment mean that not everyone needs their own garage with a lawnmower, garden tools, workshop or pantry. **Many everyday expenses can be shared by the group** in terms of tool acquisition and maintenance.
- **One future resident family searched for over eight years to purchase a home to allow their extended family to live together.** The only options they could find were far too expensive. **With the cohousing model this family will be able to live together,** with all the inherent economies of sharing a home, and childcare provided by grandparents, while only needing one car.
- Social support cannot be overstated. When one resident in a cohousing community lost his job as a grocery clerk, the residents pulled together to keep him busy painting their homes and doing landscaping work until he found another job. This kind of collaboration and support happens all the time in cohousing.

RENTAL SUITES

- **Our proposed cohousing community will contain two collective houses in which several adults may share a home while maintaining their privacy and autonomy.**
- Similar to the model used by students throughout Vancouver, residents of the collective houses will share a kitchen and living room as well as utilities and other household expenses.
- **The collective houses are a strategic effort to make cohousing a viable option for a diverse range of income levels** – currently there are several committed community members (actively involved from the beginning) who would otherwise not be able to afford to be a part of the Cedar Cottage Cohousing community.
- Proposed rental rates for collective house units will be **\$500-\$600 per month.**

HOUSING AGREEMENTS & OWNERSHIP STRUCTURE

- **Cedar Cottage Cohousing Community is and will remain cohousing in perpetuity.** This will maintain the aforementioned cost savings for the life of the building.
- **While there will be no housing agreement to secure a percentage of units as rental or targeted to low income, the inherent affordability of cohousing makes this unnecessary.**
- **Units are titled as strata** – which is more cost-effective than Co-ops, and gives the residents of Vancouver an opportunity to become owners, a desirable outcome outlined in “Vancouver’s Housing and Homelessness Strategy”.

VANCOUVER'S HOUSING AND HOMELESSNESS STRATEGY

- **Cedar Cottage Cohousing Community falls squarely within the strategy's aims by increasing the supply of affordable housing on the “housing continuum”** - it does this with strata ownership, rentals in modified secondary suites (collective houses).
- In keeping with the Housing and Homelessness Strategy “complete picture of success by 2021,” **our cohousing community will play a vital role in creating “a complete mix of housing in each of the City's neighbourhoods”.**
- Serving to assist the City to **“refine and develop new zoning approaches, development tools and rental incentives”** spells success not only for Cedar Cottage, but for all of Vancouver.

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