



# Belterra Cohousing OCP IDEAS Forum Submission

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## Needs

The Affordable Housing Needs Assessment for Bowen Island completed May 2007 identified gaps in the choice of housing available on Bowen, particularly:

- small, entry-level ownership housing for young families and moderate-income households,
- diverse housing options to meet the needs of 'empty nesters' and others,
- and suitable housing to enable seniors to age in place.

The current OCP does not support any of these housing options.

## Ambitions

Our goal is to create an affordable, socially and environmentally responsible neighbourhood that will address all these gaps and meet the objectives of the Bowen Island Official Community Plan by providing housing to help maintain a population of varying income levels, lifestyles and age groups. We believe **Cohousing** is the best model to achieve this goal and it will not diminish what islanders like best about living on Bowen, but will instead enhance and support a diverse population.

Cohousing is a neighbourhood design that combines the autonomy of private dwellings with the advantages of shared resources and community living - it encourages community while maintaining the option for privacy. It is also an alternative development model where the future residents participate in the planning, design and development so that it directly responds to their needs. By working together in this process, residents form the bonds that are the basis of ongoing community.

The concept emerged in Denmark about 50 years ago. It was introduced to North America by two architects in 1988 and since that time 127 cohousing communities have been completed.

Cohousing communities tend to be intergenerational, providing healthy, safe environments for children while also including many features that support the needs of an aging population.

Cohousing groups are environmental leaders and typically include features such as solar energy harvesting, highly efficient heating systems, compact design, sustainably harvested wood products, recycled materials, water conservation, grey water recycling, and preservation of natural habitat.

All residences are completely self-contained and have full kitchens, but also share extensive common facilities designed for daily use. The common facilities are an integral part of the community and act as an extension to the private residences. They typically include children's play spaces, adult meeting spaces, office, workshop, guest rooms, kitchen, dining room, and common gardens. This provides an opportunity for residents to share resources and makes it possible to have smaller individual homes and yards without negatively impacting on life-style.

The Common House is the heart of the community where residents can have meetings, celebrations, musical events, movies, yoga practice, share in food preparation or preservation and many other activities. Shared dinners are typically available a few days each week for those who wish to participate. Each home has its own kitchen, so participating in the common meals is optional, but typically about 60% of the residents get together on a regular basis.

The design can take a variety of forms depending on site conditions, zoning requirements, and the desires of the group. There are apartment, townhouse, duplex and single-family cohousing communities. However most groups choose a form of multi-family clustered development to minimize the “development footprint” and allow more of the land base to remain undisturbed.

Proximity to public amenities is one of the highest priorities for site selection and it is important that schools, shopping and other amenities are within easy walking or biking distance.

Cars are parked at the edges of the site to give the community a pedestrian orientation. A traffic impact study completed in BC in 2005 showed that the cohousing communities studied generated 55% fewer vehicle trips on average per day than a conventional development in a similar location.

Cohousing communities are most often legally structured as strata title or condominium, which allows for individual ownership of homes and common ownership of shared amenities.

To date, none of the cohousing developments in Canada have received any government subsidies. The money to make the development happen has come from the cohousing group members.

In the cohousing model the “developer” is the cohousing group. There is no profit, homes are sold at cost, and the group funds the equity that facilitates the development and construction. The members are jointly liable for the construction loan during this phase and take the risk to make the project happen. The compensation for the risk is a quality home in a community that they've participated in creating. Once the development is complete, the individual members purchase the units that were created through the development process and the construction loan is paid off.

Typically cohousing attracts individuals of diverse economic circumstances, so groups will find ways to include this diversity within their community. There are a number of strategies for creating affordability, but one of the most effective ways is to include more homes per acre, which results in lower land costs per unit. Cohousing communities can vary in size, but if affordability is a primary goal, then density becomes a governing factor when determining the size of the community.

Creating non-market homes with housing agreements has been incorporated successfully in other cohousing communities. Quayside Village, a 19 unit community in North Vancouver completed in 1998, developed four homes for purchase at 20% below market price (with housing agreements) and one non-market rental unit in exchange for a much higher density than what the original zoning allowed.

Because of the social structure and access to shared resources, cohousing homes provide opportunities for reducing living costs not available in conventional neighbourhoods. Homes can be smaller and sharing of resources is a daily reality – car sharing is commonly practiced in cohousing.

A quote from a cohousing resident sums this up the social, ecological and economic benefits:

*“Cohousing is attractive to me precisely because it meets an immediate practical need for a rich social environment close to home while also satisfying a deeper need to be a global citizen, to somehow reconcile the awareness of ecological and social deterioration with the actions of my everyday life. I feel that practically everything we do individually and collectively in our community is modeling a way of life that is more satisfying and sustainable than the resource-consuming lifestyles and practices in which most North Americans remain enmeshed.”*

## **Thoughts about Bowen’s Future**

One of the greatest barriers to cohousing development is the availability of land. Cohousing groups typically compete with conventional developers for what has become a limited and costly resource. We believe the Belterra property is not only an excellent site for a cohousing community, but the project will also address some of the gaps identified in the Affordable Housing Needs Assessment.

Belterra is a 4.2 ha property at the periphery of Snug Cove just 15 minutes walk from the services at Cates corner. Island Pacific School, Cates Hill Chapel and Bowen Island Pre-school are all within 100 meters of the property and together with other residential, light industrial and agricultural uses constitute a unique mixed use neighbourhood.



### Belterra Site Constraints

As part of our planning, we commissioned a number of environmental studies with regard to protection of Terminal Creek and its riparian corridor and other potentially sensitive environments on the property.

Respect for, and integration within the natural environment will be a key principle in any development concept.

The overall footprint of the built areas will be minimized with buildings, roads, and parking located so that natural features and vegetation will be retained with minimal disturbance.

Since creating affordable housing is one of our primary goals, we needed to identify the minimum reasonable density that could create affordable homes on our property. CDC Cohousing Development Consulting prepared a feasibility study to identify the potential costs. To be financially viable, the development would need to include at least 2045 square meters of market units to cover the land cost. Any additional square footage could be devoted to non-market units with housing agreements as defined in the Bowen Island Affordable Housing Policy.

One possible scenario would be to work with a density of approximately 3100 square meters of gross floor area (for units) with an average unit size of approximately 90 square meters. Based on our current estimated costs, and assuming this density, we could include 35% of the gross floor area as non-market housing with estimated prices ranging from \$168,000 for small one bedroom units to \$335,000 for small family units. The balance of the development could provide brand new one, two and three bedroom homes priced well below the current starting prices for homes on Bowen Island.

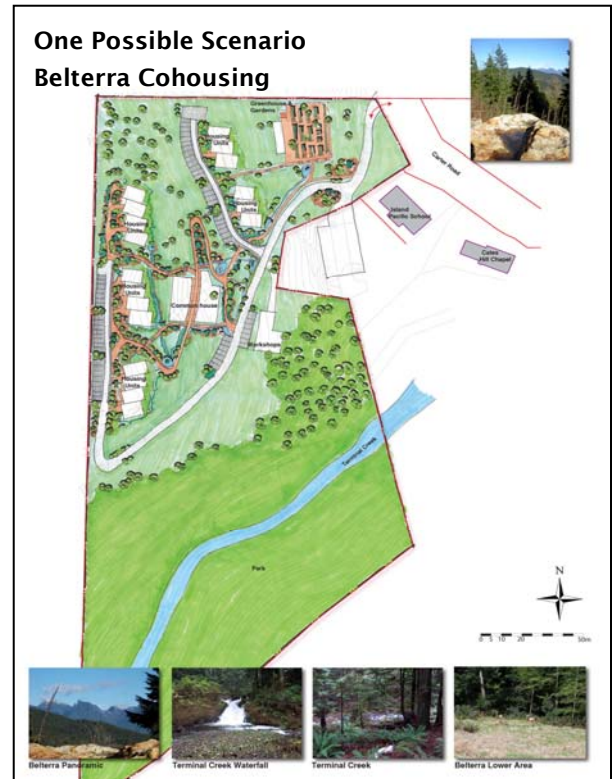
In a custom designed neighbourhood where the future residents make the decisions, the final price point is determined in the design process while balancing the values of affordability, quality, green building, community features and aesthetics.

The image on the following page shows one possible scenario with 36 stacked town-homes, common house, workshop, gardens, pedestrian pathways, roads and parking. The site coverage is less than 30% including all buildings, structures, parking and hard landscaping. The homes are clustered on about 2 ha, with the balance of the property dedicated for environmental protection.

The rationale for the stacked townhouse design is to preserve as much green space as possible, while also providing a housing form that is more affordable than single-family.

Roberts Creek cohousing on the Sunshine Coast (image below) represents a good example of a cohousing development in a rural location with a similar density.

In the Roberts Creek example there are 31 homes clustered on about 3 ha with the balance of the property dedicated for environmental protection. However, these single-family homes are not affordable in today’s market, which is one of the reasons why Belterra is proposing multi-family.



Having the OCP incorporate and encourage the cohousing model would make Belterra, and other developments like it, possible on Bowen Island. Density equivalency, such as that used for Senior’s supportive housing in OCP Policy 3.1.4.11 would be one possible way to support compact clustered development.

A possible OCP cohousing definition could be:

**“Cohousing”** is a housing model that fosters an inclusive, mutually supportive, yet independent living environment consisting of clustered multi-family dwellings that are individually owned, completely self-contained, and incorporate adjoining land, buildings, and structures that are owned and used in common. Land, buildings and structures used in common may include kitchen and dining facilities, laundry, children’s day-care, recreation facilities, community gardens, auxiliary offices, meeting rooms, lounge, guest rooms, care-giver suites, workshops, studios, greenhouses, outdoor recreation facilities, and other permitted accessory uses.

We believe cohousing is an effective way to address Bowen Island’s non-diversified housing crisis. It can provide affordable homes in an environmentally responsible manner, while creating a vital and healthy neighbourhood where residents of different ages and incomes can thrive together.