

Attachment 1

Municipal Options to Support Cohousing in the City of New Westminster

MUNICIPAL OPTIONS TO SUPPORT COHOUSING IN THE CITY OF NEW WESTMINSTER

MAY 2023



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Prepared for the City of New Westminister by:

NEW WEST COHOUSING

Established 2018 in New Westminister, British Columbia



1. PURPOSE & STUDY TEAM

The City of New Westminster aspires to be an inclusive community that meets the needs of its residents, including future residents. Diverse housing options are fundamental to achieving this. In addition to related housing policies stated in the Official Community Plan (OCP), the City's 2019-2022 Strategic Plan includes the following goal:

“Aggressively pursue creative approaches to housing policy and on the ground projects to transform the way housing is provided in New Westminster.”

To help address this goal, City Council adopted the following resolution on November 15, 2021:

THAT Council direct staff to issue a Request for Expressions of Interest (REOI) to pursue one cohousing pilot project, with the intent to identify the appropriate balance of community and private benefits such that long-term City policy on cohousing can be drafted for Council's future consideration.

Subsequently, staff released a Cohousing REOI in 2022 seeking groups to participate in such a study. There were two respondents, and it was decided to work with both since their mutual participation would be most beneficial. The selected participants were:

New West Cohousing Society is a non-profit society comprised of a dedicated group of individuals who are committed to building an intergenerational cohousing project in New Westminster. They have been active since 2019 and espouse values of inclusivity, affordability, and eco-centric thinking. More information about the community and significant milestones is included as **Appendix A**. They can be contacted through their website at www.newwestcohousing.com or by email at newwestcohousing@gmail.com.

Cohousing Options Canada is a Canadian non-profit group promoting cohousing across Canada. Kristopher Stevens, Executive Director participated in the study. Their mission is to help Canadians live better, together through Cohousing. Cohousing Options Canada is involved in cohousing projects in several provinces across Canada, including B.C. working with Roots to Roofs, CMHC, provincial governments and others, Cohousing Options Canada is looking to pioneer ways to make cohousing more attainable through innovative financing tools and senior government funding. See **Appendix B** for more.

Roots to Roofs Community Development Society is a national resource group that cultivates local skilled capacity and helps develop integrated energy, buildings, and community builders. The focus is on co-developing affordable, high performance, appropriate housing and neighbourhoods that prioritize peoples' needs, while also combining traditional and modern best practices and upholding the stewardship of the environment. Roots to Roofs was established after years of collaboration between T'Sou-ke Nation, the CleanTech Community Gateway, the Canadian Union of Skilled Workers and the Aboriginal Skilled Workers Association. See **Appendix C** for more.

To enable this study, Gary Penway Consulting was retained to lead the process, working under the guidance of the Climate Action, Planning & Development Department. Cohousing Development Consulting (CDC) was retained as a sub consultant to assist with researching existing cohousing communities in B.C.

Beginning in November 2022, the Study Team has met semi-weekly, conducted research, and prepared this report. The objectives of the report are to:

1. Present the concept of cohousing
2. Present different methods for delivering cohousing
3. Identify existing barriers to cohousing (municipal and others)
4. Identify how barriers might be removed
5. Identify actions for New Westminster to consider that would support cohousing projects

2. INTRODUCTION

2.1 WHAT IS COHOUSING?

Housing, family units, and neighbourhoods have evolved over time. This evolution has changed where and how people live. Whereas family units and neighbourhoods once offered considerable opportunities for social interaction and support systems, these are less common today. The result is that social isolation and feelings of loneliness are common in modern cities.

“COHOUSING” OFFERS A SOLUTION TO THIS.

Cohousing is a form of community-oriented housing intended to foster social interaction, relationships, and informal support systems. It does this by blending the privacy of individual dwelling units with a supportive social network. Achieving this requires a building design that intentionally fosters social interaction. Ample common space is provided to support shared and common activities. This often includes a common room (house), community kitchen, gardens, laundry, workshops, guest rooms, and play areas.

The scale of cohousing communities ranges from approximately 8-40 units. This size promotes a tangible community where everyone will get a chance to know one another, while not being so small that the burden of maintaining a building is overwhelming. Cohousing communities may choose to focus on specific demographic groups (i.e., seniors, women, couples) or be multi-generational. Cohousing begins with established values that members wish to espouse, and that are centered around communal living. Some cohousing communities include a commercial use, such as Quayside Village in North Vancouver that has a commercial corner coffee shop operating from a commercial strata unit.

Cohousing Options Canada¹ notes the following six basic principles that have come to be recognized as core to cohousing, and that differentiates it from other types of collaborative living:

1. Participatory process

Future residents participate in the design of the community so that it meets their needs. Some cohousing communities are initiated or driven by a developer. A well-designed, pedestrian-oriented community without significant resident participation in the planning may be “cohousing-inspired,” but it is not a cohousing community.

2. Neighbourhood design

The physical layout and orientation of the buildings (the site plan) encourage a sense of community and social interactions. For example, the private residences are clustered on the site, leaving more shared open space. The goal is to create a strong sense of community using physical design choices.



FIGURE 1: QUAYSIDE VILLAGE COHOUSING, NORTH VANCOUVER

3. Common facilities

Common facilities that are designed for daily use, are an integral part of the community, and always supplemental to the private residences. Since the buildings are clustered, larger sites may retain several or many acres of undeveloped shared open space. By regularly sharing meals together, neighbours are connected more closely, build stronger social bonds, and are better able to create a more efficient and satisfying lifestyle. Participating in the community is always optional, not required.

4. Resident management

Residents manage their own cohousing communities and perform much of the work required to maintain the property. They participate in the preparation of common meals and meet regularly to solve problems and develop policies for the community.

5. Flat organizational structure and decision-making by consensus

Leadership roles naturally exist in cohousing communities, however no one person (or persons) has authority over others. Most groups start with one or two “burning souls.” As people join the group, each person takes on one or more roles consistent with their skills, abilities, or interests. Most cohousing groups make all decisions by consensus or similar forms of consent decision-making (e.g., sociocracy), and, although many groups have a policy for voting if the group cannot reach consensus after a number of attempts, it is rarely or never necessary to resort to voting.

6. Neighbour support network

As might be expected among neighbours who are closely connected, neighbourly support for a more convenient and secure lifestyle is encouraged and commonplace in cohousing communities. This quality is especially significant for senior cohousing members. The social synergy in Cohousing projects capitalizes on the collective energy, creativity, and diversity of skills.

¹ Cohousing Options Canada. About Cohousing. Retrieved from: <https://cohousingoptions.ca/about-cohousing/#characteristics>. Accessed April 24, 2023.

The management of a cohousing community is commonly carried out in a participatory manner based upon consensus or sociocracy. As a result, the process of collectively managing the cohousing building and amenities fosters social interaction and community building. This greater sense of connection has often been reported by residence² to enhance their quality of life and can have lasting benefits on their mental health. Beyond the individual, this type of participatory living can have communal, environmental, and economic benefits through informal and in-house childminding, elder care, shared meals, and resources (i.e., tools, gardens, vehicles, etc.).

In its built form, cohousing dwelling units are typically privately owned and centered around enhanced common areas. In this way, residents own their units and retain equity. Notwithstanding, some cohousing projects include rental units where those units are owned and managed by the community as a whole. Cohousing dwelling units are usually slightly smaller than a conventional unit since more time, space, and budget is dedicated to the common areas. The common areas are owned and managed collectively.

While cohousing has its origins in low density projects, cohousing can also function well in townhouse or apartment buildings, as shown in Figure 2 below. Land values will typically inform the building typology, increasing in density as they approach more urban centers such as Metro Vancouver. Although the building forms may differ, the values and communal structure remain the same.

2.2 ORIGINS OF COHOUSING

Cohousing has its origins in Denmark in the 1970's. From the first Danish cohousing community (Saettedammen) built in 1972, there are now over 215,000 units in Danish cohousing communities. Cohousing has spread to much of the world, as shown in Figure 3.

The first cohousing project built in Canada was WindSong Cohousing Community, which completed construction in 1986 and is located in Langley, British Columbia. There are currently 20 completed cohousing projects across Canada, with a further 12 under construction or in development. There are 16 cohousing communities who are currently registered with the Canadian Cohousing Network as 'forming', and likely countless other communities who are just getting started.

The Canadian Cohousing Network is a registered non-profit organization that promotes cohousing and connects cohousing communities. They are a repository of knowledge and resources on cohousing, cohousing communities, and their projects.

In British Columbia, there are 14 completed cohousing projects with another 7 projects in development and/or under construction.³ A list of completed and in-development cohousing projects within Metro Vancouver is presented in Table 1.

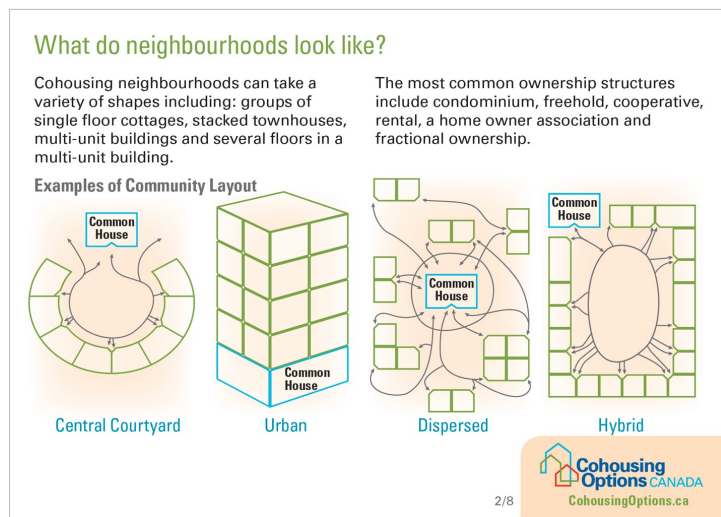


FIGURE 2: EXAMPLES OF THE BUILT FORMS OF COHOUSING (COHOUSING OPTIONS CANADA).

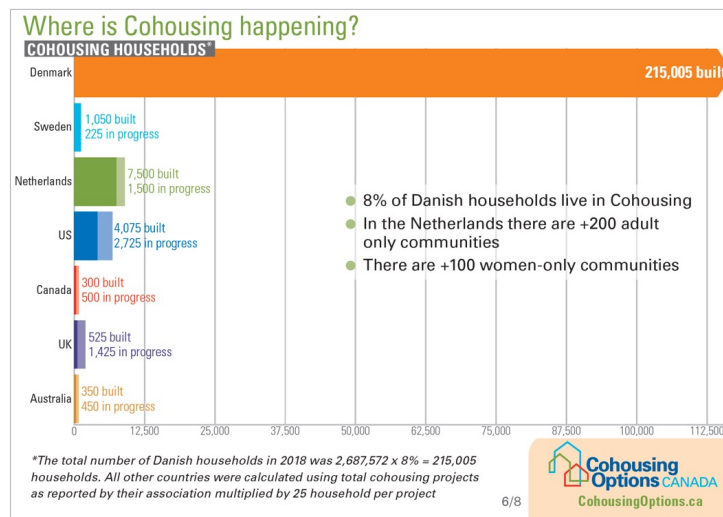


FIGURE 3: COHOUSING COMMUNITY UNITS BY COUNTRY (COHOUSING OPTIONS CANADA).

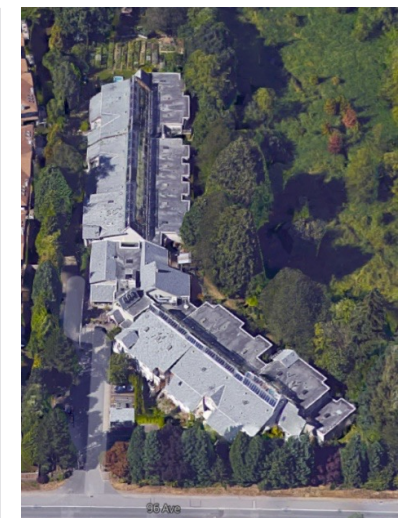


FIGURE 4: WINDSONG COHOUSING, LANGLEY, B.C.

² Melker, S. and Saltzman, M. No Date. Cohousing communities help prevent social isolation [Transcript]. PBS News Weekend. Retrieved from: <https://www.pbs.org/newshour/show/cohousing-communities-help-prevent-social-isolation>. Accessed April 24, 2023.

³ Canadian Cohousing Network. 2023. Canadian Cohousing Communities. Retrieved from <https://cohousing.ca/communities/#all> Accessed March 16, 2023.

TABLE 1: LIST OF COHOUSING COMMUNITIES IN METRO VANCOUVER

COMMUNITY	LOCATION	UNITS	STATUS
Belterra Cohousing	Bowen Island	30	Complete
Compass Commons	Langley	40	In Development
Coquitlam Cohousing	Coquitlam	TBD*	In Development
Cranberry Commons	Burnaby	22	Complete
Driftwood Village	North Vancouver	27	Complete
East Van Cohousing	Vancouver	TBD*	In Development
Little Mountain	Vancouver	25	Complete
Our Urban Village	Vancouver	12	Under Construction
Quayside Village	North Vancouver	19	Complete
Vancouver Cohousing	Vancouver	31	Complete
Windsong	Langley	34	Complete

* TBD – TO BE DETERMINED

Research was carried out focusing on the 21 complete and in development cohousing projects in British Columbia by way of desktop research, informal surveys, and semi-structured interviews. Information was gathered to understand the types of federal, provincial, and/or municipal support available, and to identify the common barriers to cohousing projects. A summary of the included cohousing projects is provided in Appendix D. Research and analysis results guided the proposed actions for municipal consideration, presented herein.



FIGURE 5: DRIFTWOOD VILLAGE COHOUSING, NORTH VANCOUVER, B.C.

3. BARRIERS TO COHOUSING

A typical development project is complicated, and the process of rezoning and development permit is difficult to navigate. The value-driven and un-common typology of a cohousing project contributes an additional unique set of challenges to an already complicated process. Two recent studies on cohousing illustrate this and provide excellent information. A 2022 national cohousing report prepared by P. Clark⁴ entitled *Lessons from the UK* studied cohousing in the United Kingdom for the Canadian Cohousing Network. A 2023 Canadian Cohousing Network report by Laura Chatham, entitled *Building Connections: Innovative Organizations Towards Greater Affordability of Cohousing*⁵ offers further insights. Building on the Clark study, it identified four main categories of obstacles faced by cohousing start-up groups.

1. Lack of access to land

Development of any kind begins in earnest with securing a site. This process begins by exploring whether there are any available lands designated in municipal OCP's/Zoning that are suitable for a cohousing development. If so, it is very likely that a rezoning will be required.

Whereas it once was possible to option a property for 6 to 12 months to rezone a property, typical vendors will no longer accept such offers. As a result, properties must be purchased with little due diligence time and great uncertainty. Developers have come to accept the risks associated with this way of doing business.

Cohousing members are not risk takers. They are putting their personal savings up as down payments to acquire a site. To proceed, they need to have confidence that a cohousing development application will be successful. Depending upon the regulations, process, and attitude of the local municipality, it can be difficult to gain such confidence.

Cohousing groups hoping to acquire a site need to compete in the marketplace. Developers will base their offers on the highest and best use with maximized building efficiency. Cohousing building designs have more common amenity spaces which is less efficient, particularly if the amenity space is counted in municipal gross floor area calculations.

Once a site is acquired, carrying costs accrue. Depending upon the length of time required to obtain municipal approval (i.e., rezoning/development permit) these costs can be significant and affect the overall viability of the project.

For these and other reasons, it can be very difficult for a cohousing group to secure a site.

⁴ Clark, P. 2022. *Lessons From the UK*; Canadian Cohousing Network. pp 1–40. Retrieved from: <https://cohousing.ca/resources/research/>

⁵ Chatham, L. 2023 *Building Connections: Innovative Organizations Towards Greater Affordability of Cohousing*; Canadian Cohousing Network

2. Lack of financial support

Commercial developers have access to conventional funding through financial institutions. Cohousing groups do not fit that mold. Risk averse financial institutions are unlikely to understand what cohousing is, or its proformas. It may be difficult for the cohousing group to provide the size of deposit that a developer would provide. As a result, it can be difficult for cohousing groups to secure site acquisition and construction financing.

3. Complex planning systems and local authorities

For a variety of well-intended reasons, the development approval process has become very complex. It is often daunting, slow, and expensive even for professional developers.

For a cohousing group, local approvals can be an overwhelming and lengthy process. The more approvals required, the greater the complexity and risk. As cohousing is generally not recognized in existing land use regulations, applicants face an uphill battle. When variances to Zoning is required, municipalities generally ask for more (e.g., CACs, additional off-site works, or others) and the project is subject to greater risk of opposition.

Municipal regulations do not purposefully keep cohousing out, but they inadvertently make the development and approval process a difficult endeavor.

4. Unsupportive or unrecognized policy context

From the national to provincial and municipal levels of government, policies rarely exist to support the creation of innovative housing. Denmark and other nations have adopted language in their housing policies that facilitate and/or support creative approaches to housing, including cohousing. Opportunities where creative housing policies could be implemented exist within CMHC, BC Housing, and local governments.

Similarly, financial institutions and others could be made more aware and accepting of the cohousing financing and construction models.

4. REMOVING BARRIERS GENERALLY

There are a number of solutions available to remove existing barriers to cohousing at different levels. While this report focusses on municipal actions, many others are involved. A summary of the responses from the 2023 Chatham Canadian Cohousing Network report is presented in Table 2.

TABLE 2: CHALLENGES AND RESPONSES FOR COHOUSING IN CANADA

NO.	CHALLENGE	RESPONSE
1	lack of access to land	a) create exception sites not typically suitable for larger developments but that may be workable for a cohousing group b) to access sites for community use, re-examine "ideas of best-value ...[alongside] council policy and strategic direction" c) frame the narrative around land released from community homes as creating additional and more diverse housing stock, rather than anti-competition d) Government to release land for community groups by providing financing to local authorities e) local governments to be flexible with taxes against developers when they invest in community groups
2	lack of financial support	a) "establish organized revenue streams" for developing communities which give sufficient time to make decisions and apply b) fill the large gap in community-friendly financial lenders, such as Ecology or Triodos Bank in the UK c) advanced funding may be provided as a Revolving Loan Fund, and grants can help with feasibility studies and pre-development costs
3	complex planning systems & local authorities	d) local authorities to develop plans for Community Led Housing (CLH) which are clear and simple for groups to follow e) create a CLH Hub(s) to provide knowledge and support in navigating planning systems, authorities, and professionals f) build multiple frameworks including open cross-department communication, community input into local decisions, and ongoing training for public servants and other professionals g) be open to new and innovative approaches that support the needs of the community
4	unsupportive policy context	h) bring CLH into the national conversation in government i) federal leadership to influence the opinions of municipalities and local planning authorities through collaboration and information sharing j) fill the gaps in data including supportive legislation and opinion from the constituents of local authorities k) commit to the cause, taking advantage of the growing research in Canada, and expose more people to the option of community housing

5. METHODS OF DELIVERING COHOUSING

Since its initial conception, the delivery of cohousing has evolved. The three primary methods of delivering cohousing are described below. Each method implements cohousing in a different manner. Cohousing objectives are met to different degrees in each method. Similarly, barriers are addressed differently.

A. Self-directed: This is the original method of creating cohousing. Members come together to secure a site, design, and oversee construction of the project. In some cases, particularly in Europe, members participated in constructing the buildings themselves. This method, once employed in BC, has largely become impractical in recent markets close to urban centers. The complexity of the development approval process, construction standards and project management demands make this unrealistic.

B. Consultant Support: This has emerged as the most common method to deliver a cohousing project. A consultant specializing in cohousing development is retained to work directly with the cohousing group. They represent and guide cohousing members through the rezoning and construction process. This delivers the level of expertise required to take a project from site selection to occupancy.

C. Developer Partner: More recently, some cohousing groups have found a developer to serve as their partner in the delivery of the project. This removes the burden of site acquisition, development approvals, and construction from the cohousing members. The cohousing members work with the developer to design the building suitable to their intended needs. An example of the is TOMO House which is a collaborative project between Our Urban Village cohousing community and the Vancouver-based real estate company TOMO (Together More).

In addition to the above three delivery methods, a “cohousing inspired” type of project has emerged more recently that is **Developer Led**. In this instance, a developer designs and builds a project with cohousing inspired attributes, but without having a cohousing group involved in that process. The developer then seeks purchasers to occupy the building and share/manage the common facilities. In this model, there is no burden on cohousing members to acquire and develop the site. However, the community building and vision that occurs within a cohousing community during start up and design phases does not occur. As a result, it does not meet the original objectives of cohousing and is therefore not considered to be true cohousing by cohousing advocates.

6. AFFORDABILITY AND COHOUSING

As cohousing emerged, the primary intention was to address how people live together. Cohousing did not evolve as an affordable housing solution per se; however, the communal living structure has positive economic impacts on residents living costs through shared resources, services, supports, etc.

Notwithstanding, some BC cohousing projects have found ways to include an affordability component in the interest of inclusivity. A few known examples are included in Table 3 below.

TABLE 3: EXAMPLE OF AFFORDABLE HOUSING UNITS IN BC COHOUSING PROJECTS

B.C. COHOUSING COMMUNITY	TOTAL UNITS	AFFORDABLE UNITS	COMMENT
Belterra Cohousing, Bowen Island	30	5 strata	5 units have a restricted resale value that is secured by a municipal Housing Agreement
Quayside Cohousing, North Vancouver	19	4 strata 1 rental 5 Total	4 strata units sold at 20% below market value 1 below market rental, secured by a covenant with the City of North Vancouver
Driftwood Cohousing, North Vancouver	27	8 strata	8 strata units sold at 25% below market value (resulting in \$1,427,587 CAC relaxation)
Harbourside Cohousing, Sooke	31	1 strata	20% below market value resulting from CMHC support
Our Urban Village, Vancouver	12	3 strata	Relaxation of CAC payments and CHMC funding (\$30,000) went towards creation of three (3) affordable units

By including an affordability component, cohousing projects can benefit from municipal incentives. For example, Driftwood Cohousing qualified for a CAC exemption from the City of North Vancouver by including 8 below market strata units. In effect, the below market missing middle units became the amenity. This helped families with children move into the cohousing project and local community.

The limited supply of housing and economics of development today means that new housing will be beyond the means of many, if not most, first time buyers. Cohousing is subject to those same market forces. As a result, it is difficult to include affordable cohousing units without some level of public support. Federal, provincial, and municipal governments are seeking new ways to respond to the housing crisis. With new senior government programs being announced every year, there is hope for a positive response to the current housing crisis. Municipalities will be an important part of that effort. The inclusive nature of cohousing development lends itself to addressing affordability, to whatever extent possible.

Cohousing Options Canada and Roots to Roofs Community Development Society are working with Home Opportunities Non-profit⁶ and the Community Wealth Co-operative to leverage a “Community Wealth non-profit development approach” that uses existing municipal, provincial, CMHC, and private sector financing mechanisms to create new options to address affordability. The approach is based upon proven mechanisms and over 40 years of non-profit development experience focused on increasing financially accessible housing supply.

This transformative innovation in affordable housing uses variable payment bulk loans that pool mortgages for security and minimize risk for lenders. The approach allows for the development of significant numbers of affordable housing units without requiring grants or subsidies. The Community Wealth Co-operative is able to provide individual mortgages to purchasers and takes responsibility for defaults and also facilitates a “Save to Own” program that targets low-income families. This approach reduces inflationary pressure on the affordable rental market and increases the vacancy rate. Cohousing Options Canada, Roots to Roofs, and Home Opportunities are currently working on 4 projects in Ontario and British Columbia that embed cohousing in larger housing developments, that will enable qualified future residents with household gross annual incomes of as low as \$35,000 to purchase their homes with 1% down for the Save to Own participants (up to 10% of the project) and a minimum down payment of 5% for other future residents.

The Community Wealth non-profit development approach has the potential to make cohousing much more attainable, particularly for the “missing middle” seeking home ownership. As such new initiatives emerge, the affordability of cohousing has the potential to change over time.



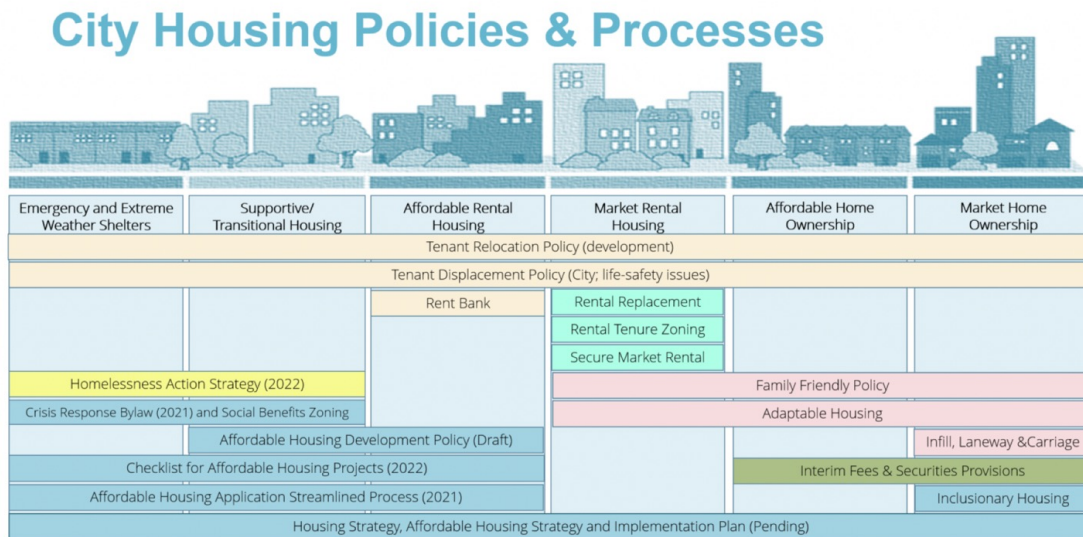
QUAYSIDE VILLAGE COHOUSING, NORTH VANCOUVER

As New Westminster considers policy related to cohousing it is important to recall that cohousing delivers many benefits other than traditional affordability. Cohousing proposals with or without an affordability component are worthy of an appropriate level of municipal support and collaboration.

⁶ Home Opportunities Non-profit was founded by Michel Labbe whose 40 plus years of work in the affordable housing sector has resulted in the construction of more than 10,000 units leveraging innovative financing strategies that do not require grants or subsidies. This work earned him the Governor General of Canada Service Medal in 2016. Please visit www.homeopportunities.ca to learn more.

7. EXISTING NEW WESTMINSTER HOUSING POLICY

The City of New Westminster has a long history of recognizing the importance of housing in their community. This has resulted in an array of existing policies that address the wide spectrum of housing needs. These include homelessness, transitional housing, rental housing, affordable rental/ownership, general housing supply, renter protections, and more. Figure 6, prepared by city staff, provides an excellent overview of the policies currently in place.



New Westminster staff recently provided Council with an overview of existing and pending policies. With the housing crisis ever changing, it is appropriate that many of these policies are currently being reviewed and updated, including but not limited to:

- ▶ Inclusionary Housing
- ▶ Social Benefits Zoning
- ▶ Policy for Affordable Rental and Supportive/Transitional Housing Development (PARSHD)
- ▶ Streamlining applications

FIGURE 6: CITY OF NEW WESTMINSTER INFOGRAPHIC ON EXISTING MUNICIPAL HOUSING POLICIES AND PROCESSES (2023)

In 2019, the City joined the “Hey Neighbour Collective”. This initiative seeks to address social isolation which is common in multi-family dwellings. Studies⁷ have shown high levels of isolation and loneliness in conventional multi-family dwellings. In the USA, the Surgeon General recently released a report entitled “Our Epidemic of Loneliness and Isolation”.⁸ It is ironic that despite living in such close proximity to one-another, in multi-family housing relative to single-family dwellings, residents tend to report significantly less social connections. This perceived feeling of isolation can have detrimental effects on an individual’s health, family dynamics, and have an impact on how resilient a community is as a whole. With the majority of New Westminster’s population living in multi-family dwellings, there are significant implications for the community fabric of the City. However, the participation in the Hey Neighbour initiative is anticipated to inform and guide new policy in the near future.

It is timely that many of the City’s housing policies will be under review in 2023. This offers an opportunity for cohousing to be considered and adopted into policy. While the City of New Westminster does not have policy specific to cohousing, cohousing does address a range of New Westminster housing objectives, such as:

- ▶ **Fostering social connectedness:** cohousing is among the most socially interactive housing forms. The emerging Hey Neighbour Collective seeks to address such social needs through fostering social connectedness and will be adopted into policy. Cohousing is exemplary of the aspirations of the Hey Neighbour Collective;
- ▶ **Missing Middle Housing:** multi-family cohousing delivers “missing middle” housing by offering a variety of unit types and bedroom sizes. Most residents are owners and have the ability to live a healthier lifestyle while creating equity in their unit;

⁷ Sones, M. 2022. How social connectedness between neighbours supports health and well-being. Hey Neighbour Collective. Retrieved from: <https://www.heyneighbourcollective.ca/2022/06/how-social-connectedness-between-neighbours-supports-health-wellbeing/> Accessed April 25, 2023.

⁸ Our Epidemic of Loneliness and Isolation: The U.S Surgeon General’s Advisory on the Healing Effects of Social Connection and Community, May, 2023 from: <https://www.hhs.gov/sites/default/files/surgeon-general-social-connection-advisory.pdf>

- ▶ **Sustainable Living:** The cohousing lifestyle results in residents supporting one another and sharing resources. Often the community seeks to have a low carbon footprint and bring down the day-to-day cost of living by being energy efficient, resource sharing, and securing seasonal food options through communal gardening; and,
- ▶ **Inclusivity:** Cohousing communities strive to be inclusive in a variety of ways. Most local projects include a range of unit sizes to accommodate a mix of households, making them family friendly. Adaptable units are also often included. Some projects include a portion of market rental units, below market rental units or below market strata units.

With its unique emphasis on social connectedness and community building, the principles and features of cohousing are transferable to other built forms. As such, barriers removed in support of cohousing will in turn support more livable and socially connected housing, regardless of housing type.

In addition to the above housing policies, the Official Community Plan (OCP) and Zoning Bylaw are the two most important regulations related to the provision of housing. The OCP set limits on changes to the Zoning Bylaw, while the Zoning Bylaw determines what can be built. Most multi-family developments go through a rezoning process in consideration of the above housing policies. Development Permits (DP's) are another level of development regulation that influences building designs through form and character design guidelines. Design guidelines have the ability to support or deter the design of socially interactive buildings. Generally speaking, most design guidelines in B.C. were written to address external design features, not internal lifestyles and amenity spaces.

To some extent, regulations and policies serve as barriers to the approval of cohousing communities. The following section identifies municipal regulations, policies and processes that could be adjusted to better accommodate more socially connected housing in general, and cohousing specifically.

8. POTENTIAL MUNICIPAL ACTIONS TO SUPPORT COHOUSING

As referenced in the previous section, New Westminster has a wide range of policies and regulations related to housing. A number of these are in need of an update and are currently under review. Policy related to cohousing is not included in existing policy. The following are suggestions for New Westminster Council and staff to consider to address both social isolation in multi-family buildings in general and cohousing specifically.

8.1 INFORMATION, GUIDANCE & CONNECTIONS

Municipal elected officials and staff possess extensive knowledge about the community, land use regulations/policies, development sites, the development approval process, and future development proposals. Cohousing proponents are typically not professional developers and will likely need more information and guidance. Informed and friendly contacts at City Hall can go a long way to initiating a cohousing project and successfully guiding it through the approval process.

This support includes help finding potential cohousing sites and/or referring cohousing proponents to potential developer partners. To assist with such discussions, cohousing proponents should have a clearly articulated vision. Cohousing proponents with a defined vision, strong membership and equity are much more likely to be accepted as a development partner.

Planning staff often engage with realtors prior to listing a property and developers when a development is being conceptualized. These are formative moments. Often, at these times, planning staff offer ideas of what the municipality would prefer to see as part of the development. For example, rental versus strata units, affordability, daycare, park space, heritage conservation, and/or other specific features. These suggestions are guided by municipal policies, as well as the location and characteristics of the site. If the City had a stated interest in cohousing development, staff could include the possibility of cohousing in a future development. Knowing this upfront might attract different purchasers. Developers could consider including cohousing either in a portion of a larger building, or as a separate part of the site. By making developers aware of cohousing groups, partnerships can be fostered.

There are a variety of creative ways that cohousing might occur. The intention is not to predetermine them, but rather to be open to considering them.

Designate a cohousing staff contact to ensure that supportive and consistent information is provided to cohousing proponents and to identify partnership opportunities.

8.2 HOUSING POLICIES

Many of New Westminster’s housing policies apply to types of housing not typically included in cohousing developments. This includes, for example, policies concerning homelessness, core need housing, and rental protection. The policy objectives that most closely align with cohousing include:

- ▶ Inclusionary Housing Policy
- ▶ Family Friendly Policy
- ▶ Adaptable Housing
- ▶ Hey Neighbour Initiative

These are then supported with related policies for streamlining applications, fee reductions, etc.

New Westminster’s existing policies include quite narrowly defined criteria. As written, a cohousing application would likely not qualify under these current criteria. A housing crisis has emerged across B.C. and more support is required from all levels of government. A significant change is that working and middle class individuals and families are now finding it difficult to afford appropriate housing, often referred to as a need to address “missing middle” housing.

Cohousing has been delivering missing middle housing from its inception, but with the benefits of high levels of social interaction and community building. As New Westminster broadens its policies to address missing middle housing, it seems appropriate to include support for cohousing.

Given the urgent state of the housing crisis, flexibility will be useful to support creative solutions, not constrain them. The federal and provincial Governments are now participating more and engaging in the delivery of housing through new programs and support options. To take advantage of senior government programs as they emerge, municipal policy needs to be flexible and less stringent. It is useful to understand that while ridge policies enable projects that meet tight criteria (opening doors), they also stand as barriers to others (closing doors). Given the urgency and magnitude of housing demand, governments need to be opening as many doors as possible.

Cohousing could help New Westminster deliver much needed housing in new ways. However, policy changes are needed to achieve this, as outlined below.

When revising existing housing policy or preparing new policies, use flexible language that allows creative solutions to emerge over time.

Acknowledge cohousing, as appropriate, when drafting new or updating existing housing policy.

8.2.1 INCLUSIONARY HOUSING POLICY FOR MULTI-UNIT STRATA RESIDENTIAL AND MIXED-USE RESIDENTIAL DEVELOPMENTS⁹

This existing policy is the most closely related to cohousing. It uses criteria with very restrictive income limits on “below-market rental” and “non-market rental” units. Although the cohousing model directly aligns with the policy’s broad objectives it cannot fit the restrictive criteria. Staff have advised the Study Team that this policy is not resulting in units being built and therefore is under review. This is anticipated to result in a shift towards enabling missing middle housing. Such a change would be very consistent with cohousing and is strongly encouraged.

The range of supports currently provided under the Inclusionary Housing Policy include:

- ▶ Additional density above OCP / density bonus maximum
- ▶ Potential City DCC Waivers and/or GVS&DD + TransLink DCC Waivers
- ▶ 75% reduction in Density Bonus/VAC payments
- ▶ Density exemption from FSR for affordable units
- ▶ Reduced parking
- ▶ Prioritized Application Review

These are exactly the kinds of support identified by existing cohousing projects in British Columbia that allowed the cohousing development to proceed, and often translated to the inclusion of affordable units. It is recommended that revisions to the Inclusionary Housing Policy include cohousing as a qualifying type of housing. The affordable component could be affordable home ownership, below market rental, or another innovative form. Again, flexibility is key to allow the cohousing package to evolve with these changing times.

In some instances, New Westminster’s current policies are very prescriptive on having the city, BC Housing, or a registered non-profit society own and operate any affordable housing units that receive a municipal benefit. In this instance, it is usually the cohousing entity (strata council/society) that would be the owner and/or operator. That entity, or another non-profit, should be eligible to operate affordable units under New Westminster policy changes.

Given that not all cohousing projects can afford to include an affordability component, a reduced number of supports could be listed for them, such as:

- ▶ Delayed payment of City DCC’s /other fees
- ▶ Reduced parking
- ▶ Prioritized application review

As the revised policy evolves, the City could consider how best to incorporate cohousing.

Modify the Inclusive Housing Policy to address missing middle housing and acknowledge cohousing both with and without an affordable component.

⁹ Link to Inclusionary Housing Policy for Multi-unit Strata Residential and Mixed-Use Residential Developments

8.3 EXPEDITED AND SUPPORTIVE APPLICATION PROCESS

The development approval process is of critical importance to cohousing applicants. A faster, more certain process will increase the likelihood of success. To the extent possible, expediting the process should be considered.

Prioritize and expedite cohousing applications. This could be done by Council resolution, or an amendment to the Affordable Housing Application Streamlined Process policy.

8.4 LAND USE REGULATIONS

8.4.1 ZONE STANDARDS & GROSS FLOOR AREA DEFINITIONS

Zoning presents significant barriers to cohousing in most jurisdictions. Zoning has evolved over time to regulate buildings through limits on gross floor area, height, lot coverage, setbacks, parking, etc. A review of existing cohousing developments in BC reveals that zoning standards virtually always require amendment. This is because existing zones are based upon traditional buildings with interior corridors and little common amenity space. To maximize efficiency (which is necessary to acquire sites, secure financing and make a profit), developers maximize sellable areas. To do this, common areas and circulation spaces are minimized, particularly if they are counted as floor area. While some amenity exclusions exist in most communities, it is quite limited. There has also been a history of amenity spaces in market buildings not being well used. In part, this is due to the uses offered, the design and location of the space and its management.

Unlike traditional buildings, cohousing seeks to maximize social interaction. This results in larger amounts of both enclosed and unenclosed amenity spaces that are commonly managed. The building is designed with amenity spaces as a central feature, not something tucked off to the side.

Based upon research done by North American cohousing pioneer Charles Durrett, a poorly designed cohousing common facility might receive less than 50 people-hours of use per week (non-cohousing common facilities are likely to receive considerably less), whereas an expertly designed cohousing common facility typically receives more than 450 people-hours of use per week. Both spaces cost the same to build. One approach uses the mantra, “if it doesn’t work socially, why bother?” to guide its design.¹⁰

A summary of amenity spaces in 10 cohousing projects in BC and one in Saskatchewan is presented in Table 4 below. Senior focused communities tend to have more amenity area per unit (Harbourside, West Wind, Wolf Willow) because the common areas often include more guest rooms to accommodate future care needs for residents.

TABLE 4: EXAMPLES OF COHOUSING AMENITY SPACES

COHOUSING COMMUNITY	FLOOR AREA (SF)	AMENITY SPACE	UNITS	AMENITY PER UNIT (SF)	COMMENT
Belterra Cohousing, Bowen Island, B.C.	28,600	3,700 sf (12.9%)	30	123	
Creekside Commons, Courtney, B.C.	52,579	3,500 (6.7%)	36	97	*Not including amenity space that was added later.
Little Mountain, Vancouver, B.C.	31,300	2700 (8.6%)	25	108	*Plus under- ground amenity space
Roberts Creek Cohousing, Roberts Creek, B.C.	33,673	5300 (15.7%)	31	171	
Cranberry Commons, Burnaby, B.C.	26,662	2,491 (9.4%)	22	113	
Quayside Village, North Vancouver, B.C.	20,475	2,526 (12.3%)	19	133	
Driftwood Cohousing, North Vancouver, B.C.	39,327	2,707 sf (7%)	27	100	
Ravens Crossing, Sydney, B.C.	47,039	3,294 sf (7%)	35	94	
Harbourside Cohousing, Sooke, B.C.	30,600	4,569 sf (14.9%)	31	147	
West Wind Harbour, Sooke, B.C.	42,858	7,455 sf (17.4%)	34	219	3,000 sf of this added later
Wolf Willow Cohousing, Saskatoon, S.K.	29,067	4,434 sf (15.3%)	21	211	

¹⁰ Durrett, Charles with Linglin Yang, Spencer Nash, Ava Wessels and Nadthachai Kongkhajornkidsuk. Community-Enhance Design: Cohousing and Other High-Functioning Neighbourhoods. The Cohousing Company. 2021.

If New Westminster's multi-family zoning standards were revised to exclude more common amenity space and exterior circulation, it would reduce the number of zoning variances required to accommodate cohousing applications. Such an expansion of amenity exclusions would benefit all multi-family developments since all new buildings could choose to provide more amenity with enhanced opportunities for social interaction.

Based upon this study's review of existing cohousing buildings, an average of 150 sf of amenity space is commonly provided per unit in cohousing projects. Amenity space typically ranges from 7% to 15% of total floor area. To support developments with ample common space for social interaction, it appears that a 10% Gross Floor Area (GFA) amenity exclusion, or 150 sf/unit amenity exclusion, is necessary. This will vary depending upon the composition and resulting needs of the community and therefore the need for an exclusion could be greater.

Another building feature often associated with cohousing designs (and other buildings designed to encourage social interaction) is unenclosed exterior corridors. Such corridors often overlook a central courtyard. This building design has the effect of pulling a traditional building design apart, requiring reduced building setbacks. The development at 310 Salter Street, approved in 2019, is a New Westminster example of a multi-family building with exterior corridors. It required height and setback variances through a Development Variance Permit (DVP).

It would also be useful to consider amending New Westminster's Zoning Bylaw to exclude unenclosed exterior corridors from gross floor area calculations. In addition, building setbacks could be relaxed to make interior courtyards more practical.

Currently, New Westminster's Zoning Bylaw definition of GFA excludes only 5% under the following clause:

The net floor area of all those portions of purpose-designed multiple dwellings used exclusively for recreational purposes up to but not exceeding five percent (5%) of the permitted gross floor area for the site. The exemption for recreational purposes includes the areas of an entrance lobby to a purpose-designed apartment building, which are set aside specifically for meeting, reading, relaxing and waiting purposes and whose continuing area and function is guaranteed to the City through a covenant upon the title of the property;

Both the 5% limit on the amenity exclusion and limited range of uses excluded would be inadequate to accommodate the common spaces and unenclosed exterior corridors necessary for co-housing. This limited exclusion also serves as a constraint of all projects looking to design more socially active buildings.

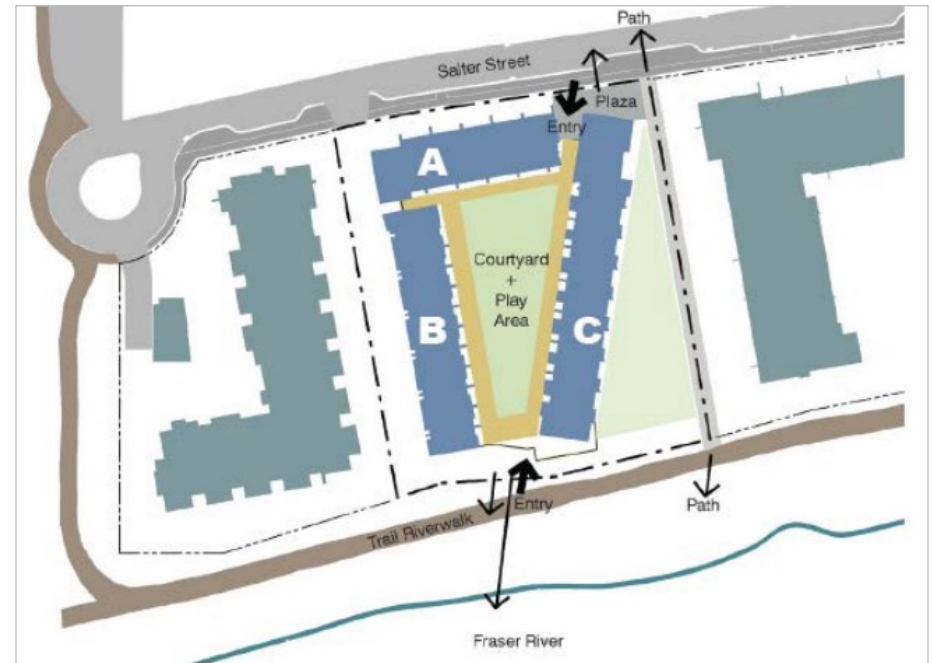


FIGURE 7: DEVELOPMENT SITE PLAN FOR 310 SALTER, NW, B.C.



FIGURE 8: EXAMPLE OF AN ENTRANCE ON AN UNENCLOSED CORRIDOR

The City of North Vancouver is one example of a municipality that has amended their zoning bylaw to exclude more from floor area calculations to encourage more social and active lifestyles, with the following floor area exclusions (see North Vancouver City Zoning Bylaw for complete wording ¹¹):

- ▶ Non-commercial social, recreational and amenity area provided for the common use and enjoyment of residents and held in common ownership, up to a maximum 5% of total GFA,
- ▶ Storage areas located in a basement or cellar, plus lobby areas up to a combined maximum of either 0.1 FSR, or 10% of the total GFA of the building, whichever is greater,
- ▶ Common recycling and garbage storage facilities,
- ▶ Common laundry,
- ▶ Accessory building for non-commercial storage or garden use,
- ▶ Open appendages including corridors, stairways, and landings that provide required access to habitable rooms, up to a maximum of 10% of GFA;

While it is difficult to make an exact comparison since the terminology of the bylaws differ, it is clear that North Vancouver City offers significantly more floor area exclusions to help achieve these benefits. These North Vancouver bylaw changes are relatively recent and came about as result of their experience with Quayside Village cohousing and the City's 2015 Active Design Guidelines.¹² These guidelines were heavily influenced by [New York City's Active Design Guidelines](#).¹³

8.4.2 PRE-ZONING LANDS

Zoning is the greatest municipal barrier to cohousing. It has become common practice for municipalities to not pre-zone for the scale of development permitted in the OCP, thus requiring individual development proposals to be rezoned on a site-specific basis. Such rezonings are at Council's absolute discretion and require public notification with a Public Hearing (unless waived, which rarely occurs). This process adds significant uncertainty to development proposals. It empowers local governments to extract concessions or "voluntary contributions" beyond what the Local Government Act would otherwise permit. It also empowers residents to exercise considerable influence on Council's decision. In addition to uncertainty, rezoning generally takes more time and adds more cost. Uncertainty makes financing risky and more difficult to obtain.

While risk is an inherent part of the development sector, most cohousing projects are funded by the community and lack large cash reserves or financial backers. The prospect of optioning/purchasing a site, taking it through a 10-18 month rezoning process (including architectural plans, landscape plans, engineering studies, traffic studies, all at considerable cost and time), only to find that the application is rejected or altered in ways that affect the pro forma can be debilitating. The cohousing leaders would likely be putting their life savings at risk while participating in this process.

If more sites were pre-zoned for multi-family housing, in accordance with the OCP and design guidelines, much of this uncertainty could be eliminated.

Pre-zoning would establish development rights and remove uncertainty. This would make site acquisition easier, and generally make cohousing projects more viable. In addition to providing certainty, reducing approval times, and reducing costs, it would also help with project financing. Any "tweaking" of the pre-zoning could be dealt with as a minor variance, likely a DVP. If Council had delegated minor variance authority to senior staff, such variances could be approved even more easily.

The benefits of pre-zoning apply to cohousing and other forms of multi-family housing, including market and affordable housing. New Westminster has shown a strong commitment to protecting the existing rental housing stock. Amendments to pre-zoning would need to take the existing rental stock into consideration and be drafted in a way that would not put the existing rental housing stock at undue risk.

An amendment to the current New Westminster Zoning Bylaw is recommended to expand both the amount and range of uses excluded floor area to accommodate the common area needed to support cohousing developments and to promote social interaction.

Pursue a zoning amendment to encourage larger common amenity spaces. Up to a 10%, or 150 sf per unit floor area exclusion is recommended.

Exclude exterior corridors from floor area calculations to support more active and socially interactive lifestyles.

Support setback variances to enable common exterior courtyard spaces.

¹¹ Link to: [North Vancouver City Zoning Bylaw](#)

¹² Link to: [North Vancouver City's Active Design Guidelines](#)

¹³ Link to: [New York City's Active Guidelines](#)

New Westminster could explore ways to pre-zone for multi-family housing to encourage the increased supply of housing with reduced risk, expedited approvals and reduced costs. Special provisions could be made for non-market or cohousing projects. This could include granting authority for minor zoning variances (not use or density) to the Director, as provided for in the LGA. Cohousing and other non-profit and for profit housing providers could benefit from such a zoning practice.

8.4.3 OFFICIAL COMMUNITY PLAN

The City's OCP includes several statements that are consistent with the benefits of cohousing, such as:

Well designed housing and public spaces encourage inclusion and social interaction, and result in improved mental health. We understand that it will be increasingly important to plan our community with physical and mental health in mind as our population ages. (p.29)

Welcoming common spaces in new buildings provide the chance to bump into a neighbour. Shared outdoor areas provide places for kids to play and parents to meet. (p.30)

Active transportation increases when communities include a mix of housing sizes, types and densities... (p.69)

The city's limited diversity in housing options means that many people must look for homes outside New Westminster. To meet housing needs, the city must be able to offer housing options that are diverse in terms of cost, location, number of bedrooms, tenure and type in each neighbourhood. (p.95)

These OCP statements are supported with land use designations for multi-family housing. It should not be necessary to revise the OCP at this time in support of cohousing. The next time the OCP is updated, policies could be reviewed to explore new opportunities for cohousing development at different scales. For example, some single-family designated areas could accommodate 6-8 unit developments on two lots. This would be particularly effective on corners or in locations where OCP land use / densities are transitioning to higher density uses. Overall, it would be beneficial to ensure that OCP policies address healthy living including active lifestyles, social interaction, and mental health.

8.5 SECURING A SITE

One of the greatest challenges faced by a cohousing group is that of securing a site. Without a site, a cohousing group is merely a concept. It is difficult to build and sustain membership when the project deliverables are unclear (e.g., location, size of the project, cost of a unit, building typology, and construction timeline). With a site, these things begin to fall into place, and it is easier to secure equity.

Prior to securing a site, assembling a cohousing group to put up equity to purchase a site is challenging, particularly when faced with the uncertainty of a rezoning (or OCP amendment) in a competitive market. It is difficult to secure financing and costly if they do manage to generate that level of support.

There are several ways that a municipality might assist a cohousing group to secure a site, as listed below:

8.5.1 MUNICIPAL LANDS

Municipalities have leased or sold land at market value for use as a cohousing development. Examples of this include Cranberry Commons in Burnaby where the cohousing community was given right of first refusal, and Compass Cohousing in Langley where partially encumbered municipal lands were purchased at market value. The lease of land could be carried out through a Request for Proposal process geared to cohousing. The transaction could be structured to have minimal upfront or delayed payments to allow the group to form and gather more equity. The City could pre-zone the parcel or delay the purchase until the rezoning was approved and a Development Permit issued.

Such a release of land would achieve market value for the municipality while avoiding the start-up risks and challenges usually associated with a cohousing group securing a site with the associated carrying costs through the approval stage.

8.5.2 INCLUSION IN LARGER DEVELOPMENT

There are times when a developer with a large development site is seeking ways to embellish their rezoning proposal. This can include massing a development on the site to free up land for a complimentary use. A cohousing group could enter into an agreement with a developer to purchase the parcel following the rezoning. In this way, the cohousing group avoids the start-up challenges associated with acquiring a site. There is precedent for this in Ontario. In BC, this approach has been used to create sites for affordable housing, whereby a non-profit group acquires land at no cost, and the municipality awards incentives to the larger development such as a bonus of density, or greater building height, or other incentives.

New Westminster could consider opportunities to secure a cohousing site through either the use of municipal lands or in conjunction with a larger market development, with or without zoning incentives.

8.6 QUALIFYING FOR MUNICIPAL SUPPORT

Proponents for a cohousing project or limited liability corporation seeking municipal support should be able to demonstrate a bona fide commitment and ability to deliver. The most obvious way to demonstrate this is the creation of a society or limited liability corporation with a clear vision and strong membership.

Prior to significant municipal efforts being applied to a proposed cohousing project, confirm that the group is a bona fide entity.

9. CONCLUSION

This report provides an overview of cohousing including its origins, benefits, distinctive characteristics and the challenges being faced by cohousing proponents. Cohousing is an innovative form of housing that is currently not addressed in New Westminster's wide ranging housing polices. This report offers a variety of potential actions for consideration.

Future action can occur at multiple levels including:

- ▶ ongoing staff support for proponents
- ▶ housing policy changes (particularly the Inclusive Housing Policy)
- ▶ relatively minor zoning text amendments (amenity and exterior corridor floor area exclusions)
- ▶ more significant multi-family zone changes, pre-zoning and/or OCP changes
- ▶ site offering

The suggested actions contained in this report will need evaluation by staff, followed by Council consideration. The fact that existing housing policies are currently under review and the "Hey Neighbour Collective" is underway is timely. There are a variety of ways that New Westminster could take action to enable an exciting, socially interactive, missing middle cohousing development.

10. APPENDICES



APPENDIX A: NEW WEST COHOUSING SOCIETY BACKGROUNDER

NEW WEST COHOUSING SOCIETY

New West Cohousing was initiated in early 2019 and started to take shape immediately following an in-person presentation introducing the Cohousing model in New West, given at the Centennial Community Centre. There was a high degree of interest from both local citizens and those from neighbouring municipalities. Our existing community came together over a set of shared core values including: community, inclusivity, community, affordable housing and living; and eco-centric thinking.

Mission Statement: New West Cohousing is a member-funded non-profit society which exists solely to facilitate the creation of a cohousing project in the City of New Westminster.

New West Cohousing has matured to be a committed group of people who recognize that diverse, multi-generational living arrangements buffer stress, reduce loneliness, enhance intellectual sharing, and generate structural social capital thereby creating a resilient community fabric. We believe in working together to find ways of providing affordable home ownership and reduce living costs by sharing resources. Lastly, as we benefit both directly and indirectly from the natural environment, it is our responsibility to consider creative ways on how our community can incorporate sustainable decisions that keep our impacts on the environment minimal.

Our goal is to build, finance, and reside in a fun, livable space with a group of like-minded people who value inclusivity, a sense of community, and the environment. We envision New West Cohousing as an active community of approximately 20 households who participate in various social activities, while balancing the need for individual space and privacy.

Since our beginnings, we have reached an unanticipated number of milestones including:

- ▶ registered as a non-profit society (2019);
- ▶ became a member of the Canadian Cohousing Network (2019);
- ▶ built foundational relationships with City of New Westminster staff and qualified professionals in the development community;
- ▶ facilitated virtual and in-person presentations on cohousing to the community;
- ▶ successfully prepared and submitted a proposal to the municipal 'Small Sites Affordable Housing Project' (2020) with a team of qualified professionals (images and summary included herein);
- ▶ received honourable mention for our cohousing submission (A-Type) to the international Mixing Middle competition (2021) held by Urbanarium, Vancouver (images and summary included herein);
- ▶ presented on cohousing to City of New Westminster council (2022); and,
- ▶ are currently participating in (this) City of New Westminster Cohousing Study (2022-2023)

We are continuing to grow our community and follow up on project opportunities with property owners and developers alike. We have built a diverse, core community whose strengths and tenacity will help make this project become a reality. We look forward to the day that our project and community will be a contributing part to the vibrant community fabric that is New Westminster.

NEW WESTMINSTER – SMALL SITES AFFORDABLE HOUSING PROJECT NWCS PROPOSAL SUBMISSION

PROJECT OVERVIEW

In late 2019 the City initiated the Small Sites Affordable Housing Project and issued an RFP which asked for proposals on two sites. We responded and ultimately were not successful due to unforeseen covenants on the properties.

The experience allowed us to undertake one of our first design exercises to understand what our group thinks cohousing looks like and how we could live together.

OUR PROPOSAL INCLUDED:

- ▶ 16 units
- ▶ stacked townhouse typology
- ▶ 8 parking stalls
- ▶ 14,000sf GFA with 2000 sf amenity

The intent was to make the amenity the heart of the community, the central hub. The linear arrangement of the site was a challenge; however, even in a linear arrangement of townhouses, we felt we could have a central connection point.

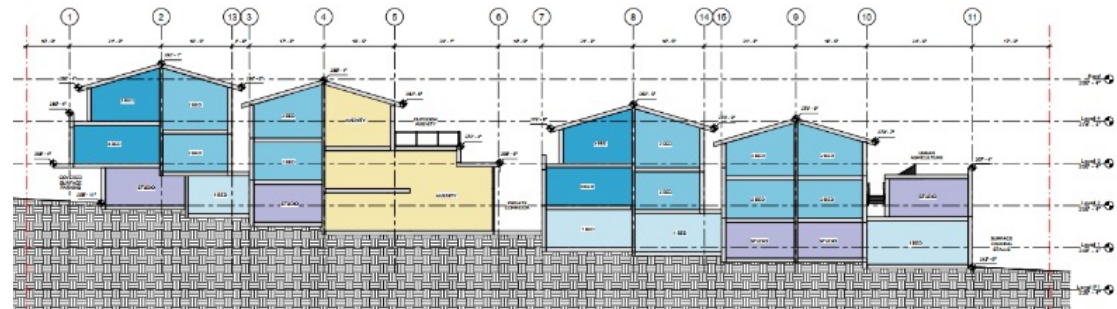
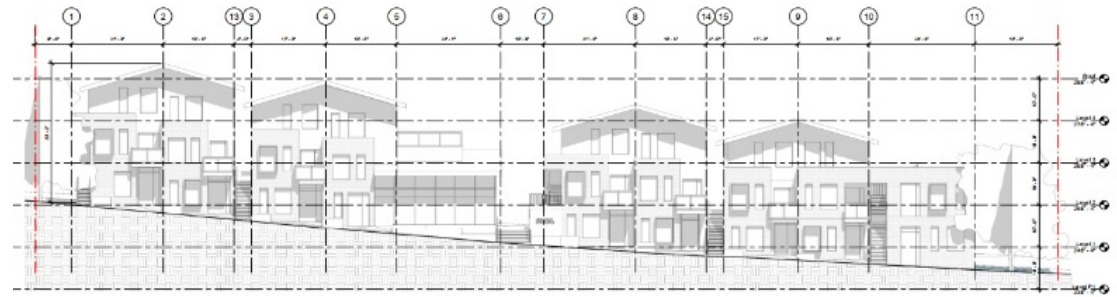
We envisioned this amenity potentially being open to the rest of the community as well, serving as a neighbourhood house, or place where others could hold meetings, provide music lessons, etc.

We also tried to embrace verticality in the site while respecting the context of the neighbourhood.

The one bedroom units and studios were located purposefully on the ground floor, as they were most likely to be occupied by those with accessibility issues. Two and three bedroom units were located above.

Since there was no central courtyard to gather around, we tried to make the stairs part of the communal space.

Common landings shared by multiple dwellings and open staircases might help increase the chance of bumping into your neighbours.



URBANARIUM – THE MIXING MIDDLE COMPETITION
M.KNAUER AND J.LITTLE (OF NWCS) SUBMISSION
‘A-TYPES’ (HONOURABLE MENTION)

PROJECT OVERVIEW

Existing single-family neighbourhoods need to densify with Missing Middle housing, but that on its own isn't enough. Those neighbourhoods also need a variety of activities to thrive. This competition asked entrants to add new mixed-use functionality to skillfully enhance densifying areas, building on lessons learned during the pandemic.

Our response centered around the cohousing model to deliver four urban interventions which we refer to as “atypical prototypes (a-types)”, in order to foster neighbourhood-level resiliency

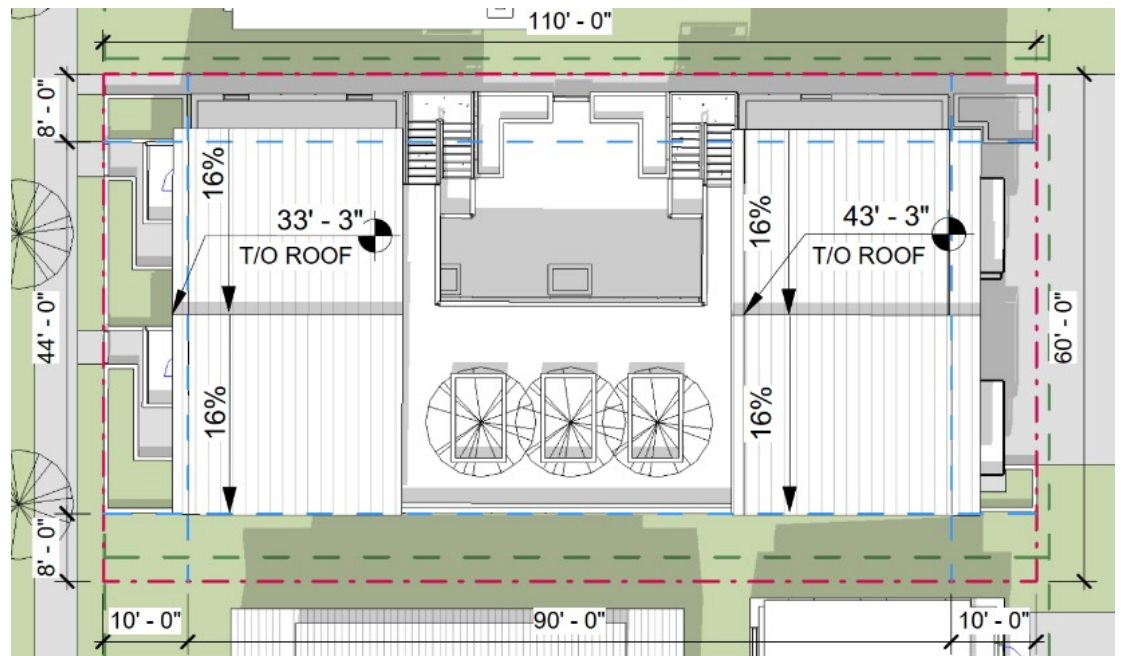
THESE PROTOTYPES INCLUDED:

- a) allow mid-block cohousing and non-profit projects in low density residential neighbourhoods;
- b) permit laneway buildings to be mixed-use or contain non-residential uses;
- c) permit non-residential uses of residential buildings in designated areas (commercial districts); and,
- d) require new projects to negotiate community use agreements for public use of their amenity spaces

We designed a 7500 sqf cohousing building with 12 units over 4 storeys. This proposal utilized a single 60' x 110' lot, but could easily be expanded to include 2 or 3 lots.

We proposed a 1000 sqf amenity which faced the laneway. The idea with the amenity was that it would be public facing and we developed a business case where it could be rented 25% of the time to the community or for small business uses.

This proposal serves as an ideal model for what we are looking to build in the City of New Westminster.



APPENDIX B: COHOUSING OPTIONS CANADA

Cohousing Options Canada was established over four years ago to help Canadians live better together in cohousing by streamlining the process and by adapting existing financing tools and mechanisms to make cohousing more financially accessible.

In 2021 Cohousing Options Canada joined the Community Wealth Fund Co-operative in order to utilize the “surpluses” generated through the non-profit development process to help home buyers purchase their home, while re-investing the funds into more housing and social enterprises.

THE OWNERSHIP

The company is structured as a non-profit.

THE GOVERNANCE

The non-profit organization is made up of volunteer Directors and is governed using Sociocracy and non-violent communication. All Directors complete training prior to active participation in the Board on the governance model and key policies and tools the organization has adopted.

ACKNOWLEDGEMENT AND RECONCILIATION EFFORTS

The Directors, consultants and staff of Cohousing Options Canada Non-profit acknowledge, with deep respect and gratitude, that we live and work on the ancestral, traditional and unceded territories of multiple Indigenous Peoples. Our team is committed to working on deepening our own decolonization and allyship in support of Indigenous self-determination and self-governance. We are committed to inclusivity, reconciliation, intersectionality, anti-poverty, and climate justice in all our activities.

THE MANAGEMENT

The following principles are at the core of our work:

- ▶ We are people centered.
- ▶ We support community led projects.
- ▶ We co-care for each other, our elders, young ones and the broader community.
- ▶ We are accountable and ethical.
- ▶ We strive to be fair and equitable.
- ▶ We focus on regenerative solutions that build and strengthen our systems.
- ▶ We recognize our role as stewards.
- ▶ We practice non-violent communication.
- ▶ We believe we are all mentors and mentees.
- ▶ We believe in integrated solutions.
- ▶ We balance innovation with traditional wisdom.
- ▶ We aim to cultivate both independence and interdependence by creating and leveraging community’s comprehensive plans while staying arms-length from politics.



THE GOALS AND OBJECTIVES

Cohousing Options Canada's goal is to:

- ▶ Create a self-sustaining social enterprise.
- ▶ Normalizes cohousing principles (if it doesn't work socially why bother?).
- ▶ Increase the likelihood of success of cohousing
- ▶ Accelerate formation and development of cohousing communities.
- ▶ Create good jobs.
- ▶ Facilitate the development, construction and ongoing support of:
 - ▶ High functioning resilient communities with a focus on personal, interpersonal, family and neighbourhood level human capacity building.
 - ▶ Financially accessible homes and neighbourhoods that meet high performance standards, are people centered, have extensive commons and are designed for students, individuals, families and seniors to maximize their connectivity, health, well-being and resilience.
 - ▶ The reinvestment of the “Community Wealth” (the “surplus” meaning the difference between the cost to deliver and market value of the service) generated through its work in additional housing and social enterprises for the benefit of Members, the broader community, and the overall improvement and resilience of society and the eco-system.

This will be accomplished by:

- ▶ The integration of indigenous, cohousing, high performance buildings, reconciliation and other practices and principles into our human and physical designs, systems and training.
- ▶ The development of training and events to advance cohousing and build community capacity and awareness in the building sector.
- ▶ Utilizing appropriate mechanisms to secure suitable sites.
- ▶ Actively participating as a Member of the Community Wealth Fund, ensuring the continued leveraging of the Community Wealth generated for the benefit of the communities where we work in perpetuity.
- ▶ Utilizing the Community Wealth non-profit development framework to construct housing (i.e. workforce housing, cohousing, indigenous housing, student housing, etc.).
- ▶ Setting a positive precedent by working with like-minded organizations (such as Roots to Roofs Community Development Society and Home Opportunities Non-profit) as well as First Nations communities and municipalities to address housing and economic development challenges, through the development of financially accessible housing developments with cohousing neighbourhoods embed in their core.
- ▶ All activities and initiatives that serve the above goals and objectives.

APPENDIX C: ROOTS TO ROOFS COMMUNITY DEVELOPMENT SOCIETY



The Directors of Roots to Roofs Community Development Society worked together for over 3 years under the auspice of two separate entities, the T'Sou-ke Centre for Sustainability and Clean Tech Community Gateway. In 2021 it was decided that the next step was to form a new community-based resource group mandated to work with indigenous and non-indigenous communities to develop projects focused on helping Elders age in community, high performance homes, community resiliency, indigenization of the trades, capacity building and training, and research into sustainable building practices and human capacity.

Roots to Roofs Community Development Society (R2R) was incorporated as a non-profit society in January of 2022 and is currently working with its Member Clients on: improving community resilience, financially accessible homes and neighbourhoods, collaborative local economic development, sustainable energy and resiliency, and a "Community Wealth" approach that reinvests the "surpluses" generated through the non-profit business process back into more housing and social enterprises.

THE OWNERSHIP

The company is structured as a non-profit society.

THE GOVERNANCE

The company is made up of volunteer Directors and is governed using Sociocracy and non-violent communication. All Directors complete training prior to active participation in the Board on the governance model and key policies and tools the organization has adopted.

ACKNOWLEDGEMENT AND RECONCILIATION EFFORTS

The Directors, consultants and staff of Roots to Roofs Community Development Society acknowledge, with deep respect and gratitude, that we live and work on the ancestral, traditional and unceded territories of multiple Indigenous Peoples. Our team is committed to working on deepening our own decolonization and allyship in support of Indigenous self-determination and self-governance. We are committed to inclusivity, reconciliation, intersectionality, anti-poverty, and climate justice in all our activities.

THE MANAGEMENT

The following principles are at the core of our work:

- ▶ We are people centered.
- ▶ We support community led projects.
- ▶ We co-care for each other, our elders, young ones and the broader community.
- ▶ We are accountable and ethical.
- ▶ We strive to be fair and equitable.
- ▶ We focus on regenerative solutions that build and strengthen our systems.
- ▶ We recognize our role as stewards.
- ▶ We practice non-violent communication.
- ▶ We believe we are all mentors and mentees.
- ▶ We believe in integrated solutions.
- ▶ We balance innovation with traditional wisdom.
- ▶ We aim to cultivate both independence and interdependence by creating and leveraging community's comprehensive plans while staying arms-length from politics.

THE GOALS AND OBJECTIVES

Roots to Roofs Community Development Society's goal is to create a self-sustaining social enterprise that facilitates the development, construction and ongoing support of:

- ▶ High functioning resilient communities with a focus on personal, interpersonal, family and neighbourhood level human capacity building.
- ▶ Financially accessible homes and neighbourhoods that meet high performance standards, are people centered, have extensive commons and are designed for students, individuals, families and seniors to maximize their connectivity, health, well-being and resilience.
- ▶ Collaborative locally focused economic development including a range of social enterprises, artisans, community sustainable energy, regenerative community gardens, local food processing and supporting local businesses.
- ▶ Autonomous community sustainable energy and resiliency at scale, including, but not limited to, passive energy design principles for heating and cooling, renewable power generation and pedestrian, cycling, transit and electric vehicle infrastructure to support low impact movement within and outside our community.
- ▶ The reinvestment of the "Community Wealth" (the "surplus" meaning the difference between the cost to deliver and market value of the service) generated through its work in additional housing and social enterprises for the benefit of Members, the broader community, and the overall improvement and resilience of society and the eco-system.

This will be accomplished by:

- ▶ The integration of indigenous, cohousing, high performance buildings, regenerative systems, reconciliation and other practices and principles into our human and physical designs, systems and training.
- ▶ Utilizing appropriate mechanisms to secure suitable sites.
- ▶ Actively participating as a Member of the Community Wealth Fund, ensuring the continued leveraging of the Community Wealth generated for the benefit of the communities where we work in perpetuity.
- ▶ Utilizing the Community Wealth non-profit development framework to construct housing (ie workforce housing, cohousing, indigenous housing, student housing, etc.).
- ▶ All activities and initiatives that serve the above goals and objectives.

APPENDIX D: SUMMARY PROFILE OF COMPLETED COHOUSING COMMUNITIES IN BRITISH COLUMBIA CANADA, APRIL 2023

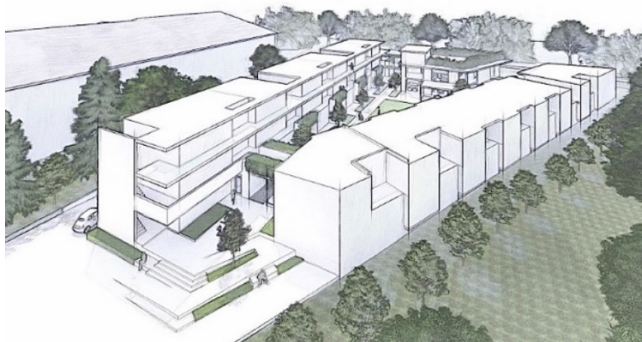
BELTERRA COHOUSING, BOWEN ISLAND¹



Year	Community Type (s)	Area			
		Site (acre)	Floor (acre)	Amenity (sqf)	
2015	Multigenerational	5.50	0.66	3,700	
Total Units	Unit Type Qty.				
	Studio	1+ Bed	2+ Bed	3+ Bed	≥4+ Bed
30	2	5	16	7	-
Other					

Beltterra is comprised 30 townhomes clustered in 5 buildings, and a separate amenity building. The homes consist of 25 market and 5 non-market/price restricted units. Housing agreements are registered on title with a maximum increase in value over time based on the consumer price index. Approximately 4.5 acres of the parent property is dedicated parkland/riparian. Built Green Gold certification, including rainwater collection. CMHC Seed funding was acquired for initial start up.

COMPASS COMMONS, LANGLEY¹



Year	Community Type (s)	Area			
		Site (acre)	Floor (acre)	Amenity (sqf)	
2024 (est.) ²	Multigenerational	1.32	1.06	5,300	
Total Units	Unit Type Qty.				
	Studio	1+ Bed	2+ Bed	3+ Bed	≥4+ Bed
40	2	9	20	9	-
Other					

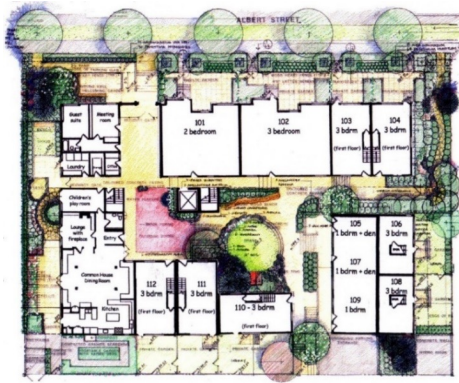
Compass Commons will be comprised of 40 units total; 36 condominiums and 4 townhouses. Entry to the units predominantly face an inner common space, and approximately 20 units (50%) will be made adaptable. The separate amenity building will host a large kitchen, lounge, multipurpose rooms, and guest rooms. The site was selected from a group of municipally owned properties. The parent property is approximately 2.26 acres and will be subdivided to include the cohousing development and construction of a linear park in alignment with a Fortis RoW. Rezoned from multi-use with commercial at grade to residential.

¹ Information and imagery provided by CDC Cohousing Development Consulting, Tomo Main, the respective cohousing community, and/or gathered from the Canadian Cohousing Network (www.cohousing.ca), municipal documents and geospatial databases.

² Est = Estimated year of occupancy and/or completion; cohousing community has secured land and the project is under development.

³ Unk = Data not provided and/or could not be found at the time of the study.

CRANBERRY COMMONS, BURNABY¹



Year	Community Type (s)	Area			
		Site (acre)	Floor (acre)	Amenity (sqf)	
2001	Multigenerational	0.46	0.61	2,491	
Total Units	Unit Type Qty.				
	Studio	1+ Bed	2+ Bed	3+ Bed	≥4+ Bed
22	1	5	4	12	-
Other					

Four (4) buildings are centred around a common courtyard on a slab with parking below & elevator access. Amenity floor area does not include common workshop in underground parking. The site was selected by securing an anchor property adjacent to a municipally owned lots that were later purchased. The final consolidation including 5 lots (anchor property plus 4 purchased from the municipality). Solar hot-water panels were installed to offset the domestic hot water load with support of provincial and federal renewable energy programs. Building setbacks were relaxed to allow for greater common courtyard.

CREEKSIDE COMMONS COHOUSING, COURTNEY¹



Year	Community Type (s)	Area			
		Site (acre)	Floor (acre)	Amenity (sqf)	
2007	Multigenerational	8.90	1.21	3500	
Total Units	Unit Type Qty.				
	Studio	1+ Bed	2+ Bed	3+ Bed	≥4+ Bed
36	-	-	7	20	9
Other					

Parent site (9.6 acres) was subdivided for cohousing and 6 lots sold separately. Cohousing project consists of 18 duplex dwellings with a stand-alone common house. Each unit is permitted a private accessory building (15 m² max). Accessory buildings allowed for workshop, storage, carports, greenhouses, recycling, and composting. Municipality did not require payment of CAC's at that time for any new developments. Upgrades to the trail and bridge in the adjacent Piercy Creek Park were provided in lieu of park acquisition DCC payment.

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³ Unk = Data not provided and/or could not be found at the time of the study.

CREEKSIDE COMMUNITY (SMITHERS COHOUSING), SMITHERS¹



Year	Community Type (s)	Area			
		Site (acre)	Floor (acre)	Amenity (sqf)	
2023 (est.) ²	Multigenerational	2.20	unk ³	1600	
Total Units	Unit Type Qty.				
	Studio	1+ Bed	2+ Bed	3+ Bed	≥4+ Bed
15	-	-	4	11	-
Other					

Community buildout design is for eight duplex buildings and central common house within the future Ambleside Neighbourhood. Most homes are between 1000-1200 sqf; a few units have a bonus room above the garage. Shared common house includes workshop, great room, large kitchen, and 2 guest rooms. Small garden and roadway included in common property. Support from municipal staff included approval of setback variation.

DRIFTWOOD VILLAGE, NORTH VANCOUVER¹



Year	Community Type (s)	Area			
		Site (acre)	Floor (acre)	Amenity (sqf)	
2021	Multigenerational	0.33	0.90	2707	
Total Units	Unit Type Qty.				
	Studio	1+ Bed	2+ Bed	3+ Bed	≥4+ Bed
27	-	-	11	11	5
Other					

Three (3) buildings centred around a common courtyard on a slab with parking below with elevator access to upper floor units. Municipality had a Density Bonus (0.35 to 2.13 FSR) and Community Benefits Policy that clearly outlined the expectations when a developer applied for an increase in density. Moneys payable to CAC's were instead put towards creating 8 non-market units at 25% below market with covenants in place to ensure they remain affordable for perpetuity. Municipal infrastructure upgrades and enhancement to Wagg Creek riparian area were also undertaken.

¹ Information and imagery provided by CDC Cohousing Development Consulting, Tomo Main, the respective cohousing community, and/or gathered from the Canadian Cohousing Network (www.cohousing.ca), municipal documents and geospatial databases.

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³ Unk = Data not provided and/or could not be found at the time of the study.

GROUNDWELL COHOUSING, CHILLIWACK¹



Year	Community Type (s)	Area			
		Site (acre)	Floor (acre)	Amenity (sqf)	
2014	Multigenerational	20	unk ³	3600	
Total Units	Unit Type Qty.				
	Studio	1+ Bed	2+ Bed	3+ Bed	≥4+ Bed
33	unk ³	-	7	20	9
Other					

A cluster of homes on a 10 acre organic farm. 'Ecovillage' zoning status which allowed for increased density and preservation of farmland. Cohousing portion was developed in 2010. Homes range in size from 1000 sqf to 2000 sqf. A separate common house provides large kitchen, dining room, multipurpose rooms, laundry, and guest room.

HARBOURSIDE COHOUSING, SOOKE¹



Year	Community Type (s)	Area			
		Site (acre)	Floor (acre)	Amenity (sqf)	
2016	Senior Community	2.0	0.70	4569	
Total Units	Unit Type Qty.				
	Studio	1+ Bed	2+ Bed	3+ Bed	≥4+ Bed
31	-	6	25	-	-
Other					

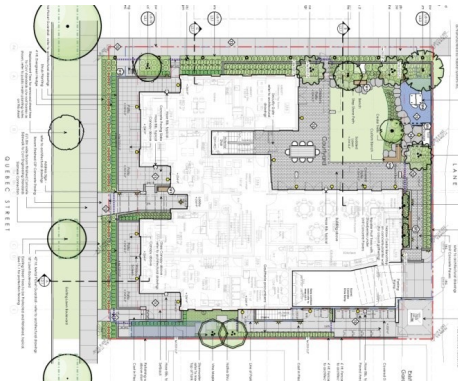
Apartment building (13 units) with elevator & direct connection to the common house, 3 fourplexes, and 3 duplexes on the hillside to the waterfront. Covered parking under building 7 with all other parking uncovered in various locations on the site. Common house and caregiver suite amenity spaces. Municipal CAC's were waved and 3m dedicated for a future boardwalk. Municipal BP fees cut in half as the building was built to BuiltGreen Gold-standard. CMHC seed funding was provided by way of grant and interest free loan; savings were put towards sale of one unit at 20% below market. A covenant was placed on the unit to ensure the home remains below market for perpetuity.

¹ Information and imagery provided by CDC Cohousing Development Consulting, Tomo Main, the respective cohousing community, and/or gathered from the Canadian Cohousing Network (www.cohousing.ca), municipal documents and geospatial databases.

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³ Unk = Data not provided and/or could not be found at the time of the study.

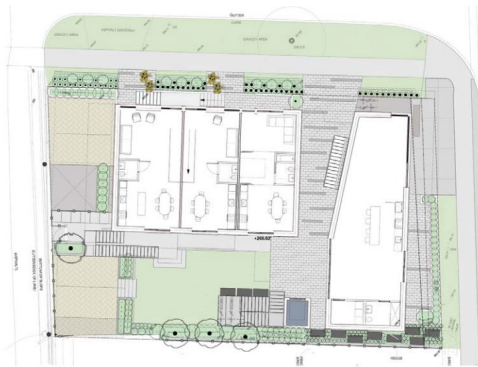
LITTLE MOUNTAIN COHOUSING, VANCOUVER¹



Year	Community Type (s)	Area			
		Site (acre)	Floor (acre)	Amenity (sqf)	
2021	Multigenerational	0.25	0.72	2,699	
Total Units	Unit Type Qty.				
	Studio	1+ Bed	2+ Bed	3+ Bed	≥4+ Bed
25	-	3	8	13	1
Other					

Six story building that includes two story units with direct access to Quebec Street, and single level unites on floors above. Common areas include a roof deck with raised bed gardens, a rumpus room, shared laundry, recycling, and common house with dining room and kitchen, guest room, and multi-purpose rooms. Building is Passive House designed and was not required to connect to neighbourhood energy system. Parking reduced from 25 to 20 with the stipulation to participate in a 3-year post-construction monitoring of a car-share program.

OUR URBAN VILLAGE, VANCOUVER¹



Year	Community Type (s)	Area			
		Site (acre)	Floor (acre)	Amenity (sqf)	
2023		0.15	0.34	1100	
Total Units	Unit Type Qty.				
	Studio	1+ Bed	2+ Bed	3+ Bed	≥4+ Bed
12	1	2	4	5	-
Other					

A cluster of homes on a 10 acre organic farm. 'Ecovillage' zoning status which allowed for increased density and preservation of farmland. Cohousing portion was developed in 2010. Homes range in size from 1000 sqf to 2000 sqf. A separate common house provides large kitchen, dining room, multipurpose rooms, laundry, and guest room.

¹ Information and imagery provided by CDC Cohousing Development Consulting, Tomo Main, the respective cohousing community, and/or gathered from the Canadian Cohousing Network (www.cohousing.ca), municipal documents and geospatial databases.

² Est = Estimated year of occupancy and/or completion; cohousing community has secured land and the project is under development.

³ Unk = Data not provided and/or could not be found at the time of the study.

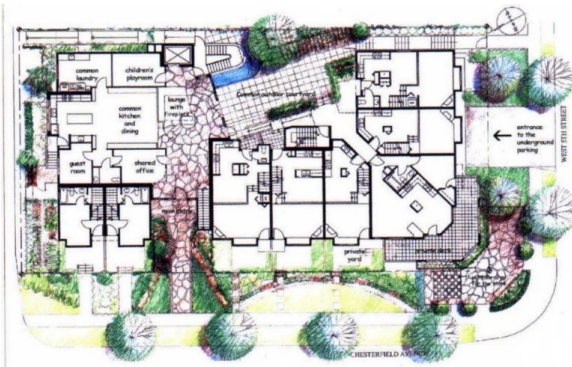
PACIFIC GARDENS, NANAIMO¹



Year	Community Type (s)	Area			
		Site (acre)	Floor (acre)	Amenity (sqf)	
2009	Multigenerational	4.37	0.76	8000	
Total Units	Unit Type Qty.				
	Studio	1+ Bed	2+ Bed	3+ Bed	≥4+ Bed
25	-	5	14	6	-
Other					

The community is located on former farmland with greenspace and apple trees. A glass-ceilinged atrium covers a pedestrian walkway that connects units to the common house. The common house includes a children's playroom, large kitchen, a dining/events room, a music room, multi-use rooms, and guest rooms. Municipal relaxations include a reduction in parking, omitting road upgrades for park area, and a variance in building height for a decorative cupola. Subdivision of parent property included the dedication of riparian area to municipal park and trail.

QUAYSIDE VILLAGE COHOUSING, NORTH VANCOUVER¹



Year	Community Type (s)	Area			
		Site (acre)	Floor (acre)	Amenity (sqf)	
1998	Multigenerational	0.24	0.47	2,526	
Total Units	Unit Type Qty.				
	Studio	1+ Bed	2+ Bed	3+ Bed	≥4+ Bed
19	1	8	5	5	-
Other					

Six story building that includes two story units with direct access to Quebec Street, and single level unites on floors above. Common areas include a roof deck with raised bed gardens, a rumpus room, shared laundry, recycling, and common house with dining room and kitchen, guest room, and multi-purpose rooms. Building is Passive House designed and was not required to connect to neighbourhood energy system. Parking reduced from 25 to 20 with the stipulation to participate in a 3-year post-construction monitoring of a car-share program.

¹ Information and imagery provided by CDC Cohousing Development Consulting, Tomo Main, the respective cohousing community, and/or gathered from the Canadian Cohousing Network (www.cohousing.ca), municipal documents and geospatial databases.

² Est = Estimated year of occupancy and/or completion; cohousing community has secured land and the project is under development.

³ Unk = Data not provided and/or could not be found at the time of the study.

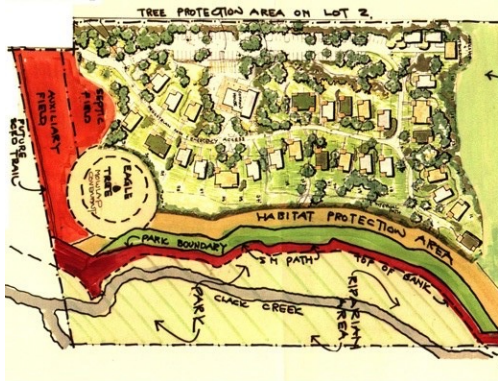
RAVENS CROSSING, SIDNEY¹



Year	Community Type (s)	Area			
		Site (acre)	Floor (acre)	Amenity (sqf)	
2021	Multigenerational	0.60	1.08	3294	
Total Units	Unit Type Qty.				
	Studio	1+ Bed	2+ Bed	3+ Bed	≥4+ Bed
35	-	9	22	4	-
Other					

Built structure is 4 stories on a slab with parking below, elevator access, and 35 single-level units. Amenity spaces include a large kitchen, dining area, extensive garden and patio space. The RM7 zoning allowed for a density of 1.3 FAR, which could be increased to a maximum of 2.0 FAR with a payment of a per sqf fee for anything over 1.3. Ravens Crossing paid the full amount to the town for the increase in density. Parkade, amenity space, and balconies/sundeck were excluded from gross floor area. Municipal infrastructure upgrades required.

ROBERTS CREEK COHOUSING, ROBERTS CREEK¹



Year	Community Type (s)	Area			
		Site (acre)	Floor (acre)	Amenity (sqf)	
2004	Multigenerational	14.33	0.77	5,300	
Total Units	Unit Type Qty.				
	Studio	1+ Bed	2+ Bed	3+ Bed	≥4+ Bed
31	-	4	8	13	6
Other					

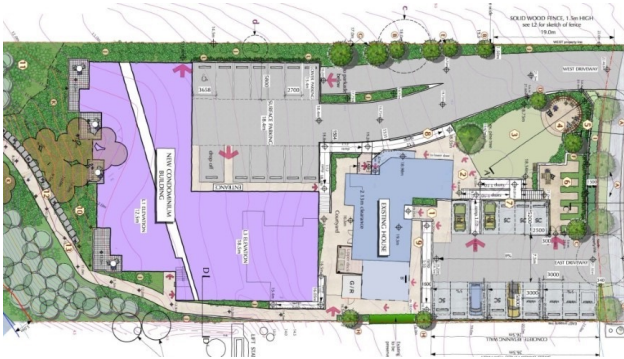
Parent site (8.06 ha) was subdivided into a residential parcel, parkland, and a municipal sewerage facility. A restrictive (no build) covenant exists on the 5.8 ha (14.33 acre) residential parcel to protect riparian area. Combination of single-family homes and duplexes on a bare land strata with a common house (2840 sqf) and two (2) refurbished school portables. The unconsolidated property consisted of 2 different residential zones with minimum lot sizes and limits on total floor area of residential and auxiliary buildings; intent was to allow the possibility for additional homes in the future if desired.

¹ Information and imagery provided by CDC Cohousing Development Consulting, Tomo Main, the respective cohousing community, and/or gathered from the Canadian Cohousing Network (www.cohousing.ca), municipal documents and geospatial databases.

² Est = Estimated year of occupancy and/or completion; cohousing community has secured land and the project is under development.

³ Unk = Data not provided and/or could not be found at the time of the study.

WEST WIND HARBOUR COHOUSING, SOOKE¹



Year	Community Type (s)	Area			
		Site (acre)	Floor (acre)	Amenity (sqf)	
2021	Multigenerational	1.12	0.98	7455	
Total Units	Unit Type Qty.				
	Studio	1+ Bed	2+ Bed	3+ Bed	≥4+ Bed
34	-	18	16	-	-
Other					

Parent property subdivided into the residential parcel (0.452 ha), municipal roadway, and waterfront boardwalk. Dwelling is 6 stories with elevator access, below and at grade parking. Amenity areas includes an existing house (built in 1960) and common spaces within the greater building. Dwelling was constructed to BuiltGreen Gold standard; 50% of building permit fee's refunded. Other municipal forms of support included relaxed setbacks, increased allowable height and lot coverage. CMHC seed funding was awarded and used to reduce the cost of 2 homes by providing interest-free loans that were repayable upon sale of the unit.

WINDSONG COHOUSING, LANGLEY¹



Year	Community Type (s)	Area			
		Site (acre)	Floor (acre)	Amenity (sqf)	
1996	Multigenerational	1.8	unk ³	5000	
Total Units	Unit Type Qty.				
	Studio	1+ Bed	2+ Bed	3+ Bed	≥4+ Bed
34	-	unk ³	-	unk ³	unk ³
Other					

Windsong is the first cohousing project constructed in Canada. Process was a mix of owner and developer-led; early stages were a developer-builder endeavor to do a turn-key project for the cohousing community who took ownership of the project in later stages. The project had unanimous council support and was granted CMHC insured construction financing which facilitated timely financing. Parent property (5.8 acres) was subdivided for residential and parkland parcels. Housing is clustered townhomes (678 sqf-1609 sqf) connected by a covered community street.

¹ Information and imagery provided by CDC Cohousing Development Consulting, Tomo Main, the respective cohousing community, and/or gathered from the Canadian Cohousing Network (www.cohousing.ca), municipal documents and geospatial databases.

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