

Presentation Links

Leslie Shieh :: Co-founder of Tomo Spaces :: <http://tomospaces.com/>

Sarah Arthurs :: Cohousing Connections :: <https://cohousingconnections.ca/> (see intentional neighbourhood video)

The power of eating together and how it can build community in the most unexpected places - this was a Canadian supermarket ad, but it was so well done!

<https://vimeo.com/199342983>

<https://native-land.ca>

Canadian Development Models Transcript

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We are going to move, still staying on the North American continent for a little while we'll, we'll be moving off continent, for development models tomorrow but our next session is Canadian development models.

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And yesterday you heard about development models from Katie and join and what's happening around the, what typically happens around the US.

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Today we have three folks from across Canada, thank you all for, for joining us.

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So I'll do introductions of each of you, and then if you could take just one after the next to do presentations. So Leslie Shay is the developer and co founder of tomo.

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A Vancouver based development company, and she'll be discussing the CO housing light model that her company has employed for a community called our village.

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an urban cohousing group in Vancouver BC.

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She'll be followed by Sarah Arthur's, who is from cohousing connections and Calgary, Alberta, and is another graduate of Katie's 500 Communities Program.

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She will share how our company has adapted cohousing to the rental market, particularly for the senior housing market.

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And then lastly we'll have Christopher Stevens of CO housing options. He is an experienced community builder and has a passion for sustainable development, he's based out of Toronto, Ontario, and Christopher will be sharing about their housing.

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Collaborations up in Toronto. So with that, I'm going to ask each of you to get your slides ready and Leslie.

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If you want to take it away.

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Yeah, thank you. Um, Sarah Did you have Did you still want to ask people some questions or should I jump right in and.

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Why don't you jump right in. Leslie. Okay, great. So, um, thank you, um, I just wanted to start the presentation who with the map of Canada, and there are about 46 communities that are forming and, and, and or for me or and or already developed so the,

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the, the ones in black, are the ones that's already formed and built and the ones in grey are forming have land are under construction. So you could see that we are, we're slowly getting there, a lot of it is in the West Coast and British Columbia where

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I am, And I think, Sarah is in Alberta, and Stephen is in Ontario.

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So that's kind of a quick introduction of where we are.

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And I'll jump right in. So I'm here to present cohousing light and cohousing light is, I guess you could describe it as developer lead, but it's really a partnership between tomo spaces, the developer and our urban village cohousing community tomo stands

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for together more, and I'm part of the development team for tomo together more I wanted to say a little bit about what we do. So as developers, we are very lucky to be able to wear a small development firm and we're very lucky to be able to work on projects

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that we think are meaningful and that matters to us. So, bringing people together, whether through like public markets multifamily housing adaptive reuse, we try in our work to bring sociability as a key element in our development so hence our name.

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So, in a lot of our work, we asked this question, how might we live happier together intensified cities, and in regards to housing. What we're seeing is that we are no longer that nuclear family.

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And so we no longer that block that single family home no longer suit our needs and make it may have students that the nuclear family at one point, but for the Modern Family.

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What is that housing point, what we see in Vancouver today is we have high rise condos, or we have the single family, and that that that missing middle is truly missing.

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And then in that Cooper were also faced with this problem where housing prices are rising way faster than income. So this came from our one of our local news sources that show that in 2020 that for a family to own how an average household to own an average

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home, it requires almost seven to eight times our, our household income.

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So, so what is that that that new housing form. So, for tomos hypothesis, we say that we need to bring sustainability affordability and sociability together, and that they're all linked so so for example, by sharing cars that looks at sustainability,

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but it also looks at affordability and it also leaks sociability so car sharing would be something that, that we would think about in our in our development projects that's it that's an example.

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And then the top. The top is this this top diagram just shows that when we talk about increasing housing prices, what we typically see is simply like a shrinkage of living spaces, so it just, you know, when people say, Oh, housing prices \$1,000 per square

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feet now that it is like \$800, per square feet, it's simply that we're just getting a smaller unit. So we're trying to provide a different hypotheses as to how might we both built that missing middle form, as well as look at housing prices.

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So, we didn't start off saying that we wanted to build co housing, we didn't, we didn't we weren't really aware of what cohousing on cohousing Yes, so we actually, we actually had ran.

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income families in Vancouver, who are looking for affordable choices somewhere between the single family, and the high rise condo. And we believe that this new housing forum needs to be like I said sustainable sociable and affordable.

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And then we said okay we want to do this through a replicable model building eight to 12 units on a double lot, and that double lot is really important in our, in our wanting to scale this and replicate in that, in that, for example like it, me and my

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neighbor want to get together and build a more sociable home, then we could partner so it doesn't require large developers.

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that was why we specifically looked for double locks. And then we met our urban village, and they were young families retiree singles couples like teachers librarians, and it was for co Hauser who just loved the concept of CO housing, but couldn't.

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But knowing the challenges such as escalating land prices and timeline risk, it just on, they were looking for a different model. And so when we met our urban village.

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They we were talking about this idea of like how do we make cohousing but in a lighter way and that's where cloud, light came from.

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So this is the this is the three story cohousing half cohousing, we're calling tomo house that is currently under construction. It is in framing, so we're hoping maybe in a year that we, that the families can move in.

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So just a quick project or review.

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It's a double lot and it went from a duplex to 12 minutes. There's a variety of unit mix. So there's one studio, but two bedrooms, two bedroom plus a lock off so if you want it that lock off to be like a sweeper your in laws or to grant.

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And then there are three bedrooms, and then we're also piloting a three. Three of the units will be affordable homeownership, which are being sold at 30% below market, and then with each, each sale about unit, it is paid not to market but paid to consumer

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price index, because of course housing prices rise to fast.

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It is going to be built to pass up house and.

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And it's books job.

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So I want to talk a little bit about how what cohousing light entails but I do want to say that it has been trial and error. It's not something that we set out to do and say, Okay, this is our process.

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So, but now that I'm summarizing it in slides, it may appear that way but I just want to say it's.

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It has been a lot of just going back and forth and be like, how do we what like if this is still happening like how do we make, like how do we streamline how do we streamline.

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So under this under this approach on the developers responsible for land acquisition project design, construction management, and our urban village is responsible for building community strengthen your community.

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strategic points and they make certain decisions, but a limited set. And then if we look at this in terms of the development process. We had.

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Sorry, just trying to pick up bigger, so we had tried to.

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So, the top graph looks at the development process from visioning, all the way to occupancy. And the way it works because the developer developer owns the land developer is the rather than the CO housing is not the client group is not the developer and

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under the, the laws in British Columbia.

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Developers cannot market to potential buyers until pretty much.

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After you've received your building permit.

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So, which means we need to involve OUV, but OUB has not would not be able to sign any contract with us until we have pretty much ready to go into construction.

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So in terms, as a developer that's a huge risk because it means our urban village could walk away.

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And we would be.

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We will be left with a project that has a lot of affinity spaces that is not typical of multifamily. And so, a lot of it, because this is, this is quite new.

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I think there's a huge amount of trust between us in our urban village. And as we're documenting this process in this lower graph, as we look through well what kind of decisions are developers responsible for through this development process, and we've

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used this the racy which looks at you know who's responsible, who's accountable and my informing you.

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Or am I consulting you. So for example, when we, when we purchase the land where we already purchased the land so we were responsible for that we would inform the where this status and they can say okay, like, they want to be like it was kind of the first

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decision, we already had the land that they want to build a community with this land was located in Vancouver, but certain other decisions like

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decisions for like the architect. It was we informed our urban village but as the developer we made the decision, but there's certain things they do you want a lift.

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Because that would add to the cost of your housing. So, we let that be an odd decision or say, laundry, we had said at first.

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Make, do we want all in sweet wanting which is very typical in Vancouver, for all, all multifamily units to have their sweet laundry, or do you want a shared laundry, so then that became also a decision for urban village.

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So you could start to see that there are certain decisions that our village make, but there's certain decisions related to development that, that, that us as developers think.

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And then just conscious of time so I'll just I'll just skip this slide, but I do want to say about lessons learned is that, Maybe I'll just go back. Yes, sorry, some of the lessons learned I just highlighted in blue, is that to make healthy light work

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we do have to bring our prospective buyers early and it also makes for better housing. I think having knowing who you're building for is there has been a very different experience.

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Instead of just building for the speculative market.

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And then it has been really important to differentiate between feedback and decision making.

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We've limited decision making to about, 10 key decisions in exchange for speed and certainty. And then that there is a trade off when we make certain decisions.

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We are pretty open and transparent with OUV about costs, and that that that that building that trust is really important. I do also want to say that Kathy, we're going on in the who's here today.

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She's in her role as a facilitator, she was really instrumental in when we were starting off with OUB to, to help facilitate our conversations and making certain decisions, early in the process when we were just starting to get to know each other.

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I'm going to end with. So looking ahead at what this. This project is also trying to do. We're trying to we have been working with happy city lab, and we have about six design principles that we've applied to the design of this project.

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And what we're hoping to do is to do a post occupancy study with happy city, so that we can actually bring certain metrics and an evidence to certain design principles and I'm just going to go through them really fast.

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So for example, we know that it is important to enable a social gradient from public to private, we know that we want to invite people to do things together, to keep social groups small that we need to spark frequent informal encounters we need to integrate

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with nature. We need to link them housing tenure.

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And I can go through the slides if two people are more, more have more questions, but while we know that all these things are good. We don't know how good they are.

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So for example, we've just I'll just take this example as spark frequent informal encounters, we had widen our exterior walkway to enable today, enable more informal contacts with your neighbors, but when you, when you have a design like that.

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The city says, oh, wait a minute, you're white you're white you're white white whiter than I'm going to count that towards your car.

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And then, and then we're like, no, wait a minute, like that's that's that's quarter, you should not be like that should not be counted, but they counted it anyways.

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And so we want to provide evidence that shows. Hey, Vancouver so united Cooper, if social interaction in our multifamily is important. Let me show you how many informal encounters have.

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So, how many informal encounters has happened in this wider corridor. And so it's just it's just so it's just to provide evidence and measured evidence.

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So that's what we're going to do after the residence is to work on a post occupancy and hopefully provide a metric, also for other other cohousing communities who are looking to have to build in some certain sociability design elements.

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Right. So that's, that's me from, and then I'll just end with just our so that's tomorrow basis, calm, for, for Thomas basis and our urban village website.

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Sarah.

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Hello. Thank you so much. Leslie, that was really interesting. And even though I have been following your project, it, it was kind of insightful to kind of understand a bit more about it.

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So it's my pleasure to be part of this, this conference today.

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Yes, my name is Sarah Arthur's I live in Canada.

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I, my background is my first degree many years ago was in theology in the UK. And then I became a psychologist, but a psychologist who was always drawn outside of the small room where two people would meet into the community.

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And so my work has been using a lot of my skills and from psychology in work with community development co housing development Co Op development. And so that's kind of where life has taken me.

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I am a member of prairie sky cohousing cooperative, and I've lived in this community for 15 years we're actually turning 20 years old very soon.

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And in about, I think it was 2018 joined Katie, and a group of brave entrepreneurs in the 500 Communities Program, and have been engaged in exploring the possibilities of, kind of, what else a traditional North American style cohousing in in Calgary,

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which is how my community started so a group of people were very kind of excited and enthused about cohousing, and then who kind of worked hard to make it happen.

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The model that I was trying to work with was a model a bit like what Leslie is speaking has been speaking up in terms of trying to work more directly and close lead with the developer.

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So that was the model that I was exploring.

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I then Cove it happened, and a lot of things kind of slow down went sideways needed to be re explored redefined. And at that point I received an invitation from someone who I had been kind of initiating dialogue with, who was someone who built and then

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continued to own rental projects, and his curiosity was is it possible to create cohousing culture in a rental context. So with that question in mind, and with a background in community development and Co Op development.

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I started to think about what are the key features that are important in terms of creating a culture of CO housing so the sense of belonging, intimacy collaboration.

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And out of that.

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I was able with the support of a colleague to create a doodle video on what we're calling intentional neighborhood.

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So intentional neighborhood takes that question and says, what are the four yeses that people need to be able to make in order to be a good fit in order to be able to co create quote unquote co housing culture, what we're talking about in terms of defined

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as intentional neighborhood. So at this point, I will share my screen, and I'm going to share with you a short little video to explore a bit more what intentional neighborhood is.

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Sorry.

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Create an intentional neighborhood.

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In the same way that we know what makes a yummy soup.

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In the same way that we know what makes a yummy soup. We know what creates a community where people have a sense of belonging and ownership

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Intentional neighborhood happens as neighbors make these four commitments.

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First Yes, is that it is all about the food. We know from the experience of CO housing came together as the secret sauce of community.

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When we eat with people, we'd like them more, and they like us more. A perfect recipe for cooking of community.

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The second guest is the TCP factor time commitment and participation intentionally intentional leverage that doesn't happen by accident, but other choice.

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As we know, walk the talk. No pain, no gain skin in the game.

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The third Yes, is the three ups intentional neighborhoods need neighbors to show up, be behind their eyes.

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Speak up from the head and the heart.

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And listen up, often the hardest.

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The fourth Yes, picks us to give.

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We all have gifts, the head, heart, and hands, our neighborhood will be fun and full of lovely surprises, as we share our gifts and appreciate the gifts of others,

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join others in holding the so called and create a neighborhood where there was belonged commitment and possibility.

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Intentional neighborhoods happened and can happen in CO housing housing co ops condos rental apartments inner city and suburban neighborhoods to take the next step.

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contact Sarah at Sarah at co housing connections.ca.

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So I wanted to take a few minutes to talk about the four yeses and I love your feedback about whether this resonates with your experience or not. But, and then I'd like to speak about how I'm what what's evolving as next steps for exploring this model.

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So, I've had a lot of them thought and kind of internal dialogue and external dialogue about the pudding all about the food as kind of the first yes for creating intentional neighborhood.

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And I'm curious how many people have seen those of you that I can see on the screen. How many of you have seen or heard about don't look up.

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The film is anybody. Yeah, so you may notice I if you made it to the end of that movie, which took some determination and stamina.

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That one of the very last scenes, is people before the comet hips, open spoiler alert for the comment hits the earth.

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Folk folk are gathered around a table, eating together. And there is presence there is gratitude and there is reconciliation. And it was really striking to me as I was thinking about it how significant, the exchange of food is for human beings that that

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would be kind of one of the final scenes of this film.

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So I do think that that sharing food is significant, it moves it from being a community of convenience to a community of commitment. I think when food is shared together.

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The second one is about the time commitment of participation factor. And one of the things I've been really struggling with is, how do you build in commitment, it's pretty clear in North America, if people are going to do cohousing together they come

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up with a lot of money. They have a lot of skin in the game, so their commitment to the process is very evident. So what about processes which don't require \$400,000 to get in the door.

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And I think there is still a place for inviting people to, to kind of pay for things along the way, because each, even if they're just paying for a weekend workshop or a kind of a membership fee.

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You know that that keeps a sense of their commitment and their engagement with the project, even if it's at a lower scale than the amounts of money when people are working towards the project where they own it.

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The three ops are kind of around communication and how important that is to intentional neighborhood. And the last one around giving of gifts, it seems to me I love the phrase I think it was John F Kennedy.

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I think in cohousing it's not about asking what the community could do for you, but what you could do for the community. And so I think the emphasis on gifts is really seeing that that's the way that we become kind of included and engaged and involved

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in the community is by sharing our gifts and welcoming the gifts of others.

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So in terms of the application of this model to rental.

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I'll say that that is still a work in progress in my realm at the moment.

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It is challenging to kind of get on the radar of developers that are kind of up to their eyeballs and alligators all the time, and to stay engaged with them around this project so the sense of the challenge of that has kind of nudged me in a bit of a

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slightly different direction where I've been really considering the possibilities of intentional neighborhood. Using a model in Canada, which has got a lot of traction.

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Using the housing cooperative model.

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So what about creating housing co Ops, which have two forms of 10 year.

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Continuing housing Co Op which is where the residents pay a monthly fee but remember and are members of the co op, and an ownership model. So there's two ways to be involved in these kind of mixed tenure housing co ops.

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So, my interest at this point is in working with, with groups using this model because it seems to me that that enables us to use both the resources of individuals who come with available equity, and also perhaps be able to access government grants and

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resources, if we're developing a component of housing that will be kind of perpetually kind of middle income affordable as a kind of month to month kind of payment model.

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So that's what I'm exploring at the moment and and working with both some faith groups and some individual landowners to see if that is a good fit for projects in in Calgary and Alberta.

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So, I will pause there I think I've kind of used my time, and I welcome, I think we've left time in our 45 minutes for some questions and feedback afterwards so I look forward to that.

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And thank you so much for this opportunity.

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It will move on to Christopher.

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Great, thank you. Just get my slides up.

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So first, before I get into the presentation, I just want to say thanks to both grace and to Karen for organizing this and all the other people that are behind the scenes because I'm sure there's a lot of other folks involved.

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Yeah.

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I don't know what's going on there.

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Sorry.

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This.

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So thanks to the organizers and hopefully my computer is not gonna do something weird here. There we go. All right, you've seen the presentation now.

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Yes.

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Okay. So thanks, thanks to the organizers. And a big thank you to to Chuck and Katie, who brought cohousing to North America, and then have done workshops with us up here and then I've gone down to do workshops with and all the other folks that are doing

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really great work.

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I just wanted to say that one of the big takeaways from yesterday were the idea of finding simplicity in the complexities that is co housing, that's a real challenge because there's a lot of moving parts.

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At the same time, the financing piece is a big barrier and that's something you're going to end up, I'm going to talk about today and that I shifted my presentation to address a bit more of.

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And then the idea of collaboration, finding useful tools, outside of cohousing, as well as within the cause and communities to sort of move things forward.

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Now my journey to cohousing started back in the 90s I went to a conference down in the Catskills hosted by the Federation of intentional communities and was really keen excited about the idea, and then life happened and I finished university went overseas

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lived in South Korea for about six years, got married and didn't think about it very much.

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And then I came back, and life changed and I started my own consultancy after leading a Sustainable Energy Association here in Ontario focused on advancing humanity power and that idea of building community was always really important to me.

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So I was doing some work out on Vancouver Island at first nation. And at the end of the meeting one of my colleagues, Andrew more offhandedly mentioned, I've got to go I've got a co housing meeting, and it was that moment that they got me re engaged,

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I went in I visited the harbor side project to seniors cause and community, and on my flight home thinking about my parents who were turning 70% Oh wow, you know, this makes so much sense for them.

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And my wife now, who is German said well what about us whenever I told her about the idea. And from there, the path to creating a not for profit because the options Canada started.

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And out of that relationship was so it started with sustainable energy projects, eventually was born, the new entity Rick's trips, which was just Incorporated, and February of last year.

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So we're going to talk about those two organizations because a lot of my different work as a sustainability and innovation advisor has cross pollinated and led to some really great stuff that I'm excited to share and that hopefully will help us move cohousing

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forward here in North America and maybe even help some of you and other jurisdictions as well.

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So before I get into my presentation. One of the key things because I work with First Nations and because we're really focused on reconciliation and Canada is to do a traditional and acknowledgement so the land on which we stand has been home to many

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peoples before us. I'm presenting from Toronto, Toronto is the traditional lands of many different year on, and there's not being one Ashanti people's, the one that that Tina Tani.

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The Seneca the Ojibwe Adela and Pato autonomy and most recently the mississaugas of the credit. The team that routes to roofs Community Development society and causing options Canada and nonprofit acknowledge with deep respect and gratitude that we live

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and work on the ancestral traditional and unseated territories of multiple indigenous peoples. Our team is committed to working on deepening our own decolonization and supportive indigenisation self determination and self governance, we strive to center

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and creativity reconciliation anti racism and intersection ality anti poverty and climate justice in all of our activities, and that graphic that's in the center.

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You'll notice is North America, which to most indigenous communities in North America is known as Turtle Island.

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Now there's four organizations that are working, and that are sharing their expertise here, so we have causing options Canada restricts home opportunities and community wealth, causing options Canada and roots the roots are largely focused on Community

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Development Services, how do we actually help both indigenous and non indigenous communities, create cohousing form the governance structures train and build capacity, do marketing all that sort of stuff.

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The development consultant expertise in Ontario comes from Michael Bay and an entity called home opportunities which is another not for profit, and then community wealth looks after the financing piece which I'll touch on, and which I've included in an

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dependencies to this document in more detail so you can understand how the financing model actually works. If you want to, and if you'd like us to present to you I'm happy to share a more detailed presentation about that later.

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Now, there's a lot of different groups that are involved and collaboration, and some of them are relationships that I've been cultivating through coaches, causing options Canada, and some of them are relationships that have come through.

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It's true.

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But as they said the the work that I'm doing both for the not for profit and through my other consultancy has really started to mesh into, how do we create housing that creates high functioning communities, and then improves everybody's quality of life,

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and a number of these are funders others are educational institutions that work on high performance buildings, as well as a variety of other partners like modular builders that are getting involved in that are interested in being part of the solution

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that we're trying to create.

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Now, I wanted to highlight a project and I was going to talk more about the route routes to roofs work.

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And then I realized actually this is a great segue into the challenges that we're running into. So I can first nation is located in BC up in the mountains near Cranbrook, and I can hasn't had any housing really built since the early 80s, there's a tremendous

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need for new housing, but most of the building stock that actually exists is also really not very good has, they have mold issues they were shoddy construction that was funded by the government.

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And right now, they're trying to address the gap, build more housing retrofit the housing, and we're working with them as one of the three founding communities of roots trips.

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Now, the project that has moved ahead is a 20 unit development, which will have 10 units for elders and 10 family units, and about 5000, square feet of common house.

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The interesting thing here is that we've really had to piece together different funding sources to create different parts of the building that we're going to create the common house which will be in the center will actually act as a community have to

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hold community, it will have the capacity to run off grid have water supply, and to act is really the emergency center for the whole community. If and when something bad happens in the, in the community.

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The, the funding sources, though some of the funders when we showed them the common house and other facilities were like well, no way, that isn't part of what we consider housing.

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You just need to build the unit so there's been a lot of work to sort of integrate those pieces. Now as we started to work on the design and with the community.

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We came in with a bunch of ideas that we thought made a whole lot of sense like the longhouse tradition and there's a great paper that I'll post afterwards that talks about the synergies there are similarities between the cohousing that came out of Denmark,

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as well as the longhouse traditions that came out of certain First Nations here in Canada.

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When we took our initial ideas to the community. The committee said whoa, we're not interested in that, and we had to do a whole lot of sort of discussion about what is it you're really trying to do, and how do we take what you're thinking as well, what

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we've been thinking and the expertise that's being brought to the table to make something work, and the sketch that's there in the bottom right hand corner showcases that sort of long stretch to structure where you've got the elders on one side and the

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on the other and the common house where they all come together in the middle. This will be hopefully the first of many projects. Now, the success story here in many ways is that we've helped them raise close to \$10 million to build this project.

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So, we've secured the funding. The project is going head. We're now building out some of the other capacity like finding the development consultant that has experienced, working with bc housing.

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But this approach.

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Just like the discussions around cohousing is not really sustainable and it's not really scalable. And that's, that's the challenge we're like this is great, we're going to do this in one community and then we've got to go struggle to find resources to

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make this happen. So within the team at roots tourists we've been having discussions as well as within cozy options Canada, about how do we streamline the process, which ties into the ideas that someone was talking about books from tomo, how do we make

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cohousing financially accessible to more people so this isn't upper middle class thing that happens or upper class thing that happens but so that more people can get involved.

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And then how can we make cohousing the cornerstone of a sustainable future.

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How do we make this thing so it's not the outside, small thing that's happening on the fringe, but actually become something that everybody talks about and takes for granted becomes core to driving our housing in Canada, and our retrofitting of homes

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and neighborhoods in Canada, and hopefully other places too.

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So, through my old work at the interior Sustainable Energy Association I developed a relationship with a gentleman by the name of Michael Bay and Mike developed a model of not for profit development that helps make causing accessible through what he calls

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community wealth, and he's established relationships with a number of organizations so meridian which is a credit union here, although this can work with other credit unions to CMC which for the Americans is the equivalent to Fannie Mae or Freddie Mac.

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It's the housing authority that helps support, and Dr housing and guarantees mortgages.

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Infrastructure Ontario, and the other infrastructure entities that are sort of the Bank of funding that the province uses to build an infrastructure, and then community wealth, which is an organization that has been created a multi stakeholder Co Op.

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These four pieces are key to the approach that we're taking and meridian CMC and Infrastructure Ontario, Ontario, have all committed and provided letters of support to the model.

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And until we once we have a new project that's co housing will be able to leverage this and secure the financing to make it happen and I'll talk about what those components are in a second.

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Now, Mike. He brings 40 years of experience he's built over 90 projects with a total of, probably close to 10,000 units. He started in the co op sector, Montana, then whenever the funding for co ops shut down in Canada, he created a new entity called

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options for homes he went on to use this framework.

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That's going to share today to build a lot of houses in Toronto and then took that model and created options international started doing work overseas and handed options for homes to someone else.

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and then more recently has created home opportunities to help take some of the lessons that he's learned to further evolve the financing framework and make things happen and when we were looking at it for an office for cohousing, he said oh well why don't

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you sublet part of our space so we moved in and through our discussions in his overhearing our conversations and so we're hearing him. We came to the conclusion that hey we should really work together and how would you like to be our development consultants.

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So, in the last I guess year and a half, two years. He spent a lot of time mentoring me and helping me understand the model and figure out how does it adapt to the CO housing context.

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Now within this framework, you've got on the far left the resource groups which you've got the community side of things and the development consultant side.

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So you got there, causing options home opportunities and the secrets to roofs. You've got the CO housing not for profit development entity in the center, the financing pieces along the top, the members contribution, people are still going to have to put

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money in, they don't get to not participate but they will be able to speak with less community wealth, which is a multi stakeholder Co Op, and then the CMC Infrastructure Ontario loans that come by us securing municipal support, and will in fact eventually

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come through credit unions and banks and we're having discussions right now about some of the pieces they're not having to come through government but actually come through the private sector.

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And then along the bottom you've got the various contractors and other experts that are brought in to help secure the capacity and at the end of the day, hopefully, successful cohousing or workforce housing condominium that's run by the community.

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Now the bottom line of this is that we have a model that makes housing affordable to everybody. Most people anyways, so an affordable homeownership model that's adapted to causing that serves incomes between 30,000 70,000 without grants or subsidies that

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that seeds more CO housing workforce housing and social enterprises. So this is the game changer. Someone in this model can join a co housing community with only 3% down.

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Now, there's an incentive for them to actually put in more equity, but a minimum of 3% down using the not for profit model, and with an income this low and.

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All right, remember this is Canadian dollars so in euros this, this is probably, you know, 20,000 to 50,000 Same thing with US dollars, it's a it's a lot less.

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Now the long term result of using this framework, but not for profit development model is that in a situation where we've got a \$10.5 million project with 30 units each unit will generate a surplus of about \$70,000.

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So, by building and collapsing project using this framework, we end up creating a pool of money, about \$2.1 million that goes into the community Wealth Fund, the community Wealth Fund then supports the creation of more housing, whether that's co housing

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workforce housing or social enterprises. So we're actually creating a virtual circle, by using the surplus the profit that a traditional for profit developer would take and using that to then seed more housing, and more projects.

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And again, the model overall except for a couple of components, has actually worked already so we're not reinventing the wheel we're using something that Mike is already proven to work.

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So it also does a lot of other great stuff, so it enables broader participation in CO housing lowers the carrying costs and financing interest rate, because we're going to use a bulk mortgage through CMHC with a longer amortization and lower interest

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rate, it locks in the price based on market value so at the front end of the project. When we are securing the site. We also are securing the contractor that's going to be the builder of the project, and we build out the performance together so that when

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we go to secure the construction financing, we actually know roughly what the units are going to be with a little bit of give and take of course built in.

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It uses a surplus generated to help purchasers first and then it helps others, potentially differs musical fees and other costs lowers the overall cost of the project can allow for the sharing of development costs you're doing creased scale so we could

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have cohousing or a series of cohousing communities in eco village, or have workforce housing or affordable housing beside co housing as part of the overarching project, it opens up potential off market sites owned by like minded Lando landowners creates

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creates venture capital and loans for co housing, and other housing and social enterprises, and then builds a coalition of like minded people to improve the broader community, their broader communities.

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So every community that becomes an uses community wealth actually joins that entity and has the ability to vote and choose the directors and help direct the way that the funds that are generated are used to create more housing and support more projects.

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So there's four key concepts, affordability community wealth shared appreciation and both mortgage. So these are all really important. And I'm not going to get into the stack of how the financing works.

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If you want to hear that part, then I can do a follow up session. I'm happy to share it with anybody. And if you want to talk about how this model applies in other jurisdictions again also happy to share that dependencies that's part of the presentation

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lays out all the stuff in more detail that.

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So the affordable peace in Canada seem he says that 50% of the total developments units must be affordable whether rental or homeownership, and that means that a homeowner or household needs to spend less than 32% of its gross income unacceptable Shelton,

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And that's their mortgage, that is their monthly fees their utilities, all that sort of stuff. So, that piece of half of the units are actually going to need to go towards those that need the help, which could be seniors, it could be young families starting

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out, it could be people that are on the waiting list looking for housing.

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All of them could fit into that category, while at the same time you're still looking for those that can afford co housing in the current sort of paradigm, you're looking for those that have financial resources.

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Too many wealth, as I said before is a multi stakeholder Co Op, it's made up of associations like the Ontario cooperative Association, as well as the service providers so, causing options Canada is a member, and we've committed that our surplus will go

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actually into community wealth. After we pay our team, as well as each of the communities, before they are finished the development process, as well as after they become condos, or cooperatives, they all continue to participate during the development

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as well as afterwards, as well as other entities like first fish which is a fish distributor that works with indigenous people up on Baffin Island and distributes and sells fish all over Canada now.

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Now, the monies that are generated that surplus the profit the develop attrition developers would take 60% needs to be used for building cost effective homeownership up to 30% can be used for social enterprises that employ those that are hard to employ

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10% can be used for education and capacity building 50% of any money generated needs to go back into the cumin me in the region where it came from. So if somebody builds a co housing community or auto builds a co housing community than 50% of the money

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money generated from that surplus project needs to go back into the community where it came from.

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Now, this piece around the shared appreciation alone, in essence means that others are taking an equity stake in the project.

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So, in this instance CMC will provide hope first time homebuyers a shared appreciation loan have up to 10% that model is based on work that Mike did that they adapted to see made she sees own service providing, but then you also have Infrastructure Ontario.

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Their stake will be also a shared appreciation loan, and then the surplus, the profit between the cost to build and the actual cost of the market which is all agreed on by the community and by the developer and by us, is the piece that goes as the second

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mortgage and counts towards the first time homebuyer or anyone else's purchase of the home so it counts towards the 20% that they need to get to, to secure their mortgage, so that's why they can come in with 3%.

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The other 17% can come from the community wealth piece which is the Prophet the surplus, it's being generated.

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So, the, the shared appreciation loan is only paid off at the end of the project, when someone sells their unit. So if you live in your home for the next five years.

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It's not until you sell the home that that shared equity piece gets paid back, or if you sell in 30 years, that's when it gets paid back and the holder of that equity stake gets the appreciation of the principal, as well as the principal back whenever

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the money is reimbursed. So, the idea is that others are taking a stake and we're helping move things forward for those who don't have the same financial resources.

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These are all loans, none of them are grants, none of them are subsidies, which then makes all of the different players more comfortable as well.

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And then we have the bulk mortgage so in Canada chc provides funding through its, its National Housing strategy, through a co investment fund to build, build housing and usually it's used for building rentals, but in this instance we're talking about

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financially accessible homeownership, and you can therefore, the Community Development at the not for profit can secure a bulk mortgage initially as a construction financing loan, and then it then translates into a book mortgage afterwards.

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For two times 10 years so total of 20 years needs to be paid back the amortization period is much longer than you would get through any credit union or bank so 50 years, and the interest rate right now is based on the Canada bond rate, which is currently

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about 1.5%. So way better than you would ever get from any credit union or bank.

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This translates into benefit for those who don't have the financial wherewithal, as well as everyone else who does have financial capacity, when building a co housing project.

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So, what are the next steps are what are we looking for Well, first of all, as I said, the dependencies of this slide deck will share with you the model and I'm happy to present it to anybody.

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I think we may actually just do a session, through closing options and exit a while or I'm happy to do with coho us.

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We're looking for development consultants in BC to work with us there that are interested in learning the model and collaborating with roots troops.

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We're looking for other jurisdictions and are happy to share the legal documents and resources that have been created to make this happen. We're looking for other collaborative partners and professionals to work with the framework to make cohousing happened

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in Canada, and we're always looking for communities for site control for land, as well as for municipalities that would like to see great things happen, and there's a lot of really great stuff that happens for municipalities, for instance every unit we

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build means 1.5, new jobs.

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That's it. Thanks so much.

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Great, thank you. Christopher and Sarah and Leslie for your presentations.

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Hopefully there's. There are some questions in the chat, Christopher if you could maybe take a look at those. And if you don't get your questions answered, jot them down and make sure.

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Hopefully the folks that are presented will be able to stick around and do a little bit of q amp A at the end of the day.

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So we're working in in stereo and we're working in DC, but I'm happy to share this with other jurisdictions was Danny's question.

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Yeah, sorry for running over a little bit. Thanks for the patients. And, and you can just answer them in the chat window Christopher okay sorry. Yeah, okay.

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Neil.

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I think we had a breakout session that is lined up.

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We're actually, I think we're about 767 minutes early for our quarter after the hour break so if we want to take a couple of questions and then at 15 after the hour, Neil will set up breakout rooms as a place to hang out and break if you just can't stand

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walking away from zoom.

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Great, I think we have time for a few questions. Let's do questions, sorry about that I was thinking that we were over time.

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So yeah, Christopher Do you want to, I know we sent you to chat and now we're asking you to come back but if you'd like to unmute and answer a few of those questions.

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We'd love to have you.

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Okay. Great. Thanks. So Mary asked the question of, Okay, how does this work in Toronto, the key pieces really side control show side control may mean that we own the land, meaning we the community, but it can also mean that the property's been options

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so the landowner has agreed to due diligence period and to a purchase price, usually down payments been made, and then from there we can start the application process for securing construction financing, and that construction financing can be used to

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pay for the purchase of the lead.

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So that was one, and then we're looking at new models of funding leveraging cash reserves from the club sector to find closing be interested in chatting happy to help out.

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And, I think, was it.

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And Tron is crazy it's one, it's gone from you know a property being 600,000 to 1.2 or 1.4 million. But again, the key piece is, is the auctioning, and securing the site.

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Thanks.

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And the Frederick was asking the shirt appreciation of low certification loans, where's the value of the unit never gets sold

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well so the assumption there is that units won't get sold but we have long waiting list for housing in pretty much every, every city in Canada and the bigger issue is making sure that you're finding the right participants are members of the community.

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So that screening process which a closing community can still have the traditional orientation process and training requirements around social accuracy or whatever needs to happen and that will help screen out some of the candidates, but finding people

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to buy, buy the property, especially if they only have to come in with 3% down my experience so far has been that most households say like young families, for instance, say, Oh, we love the idea of cohousing but we can't even imagine putting down the

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sort of money that's needed to make this possible for us to participate so then they just leave. Whereas, in this model, they can come in through percent down in a \$500,000 unit is 15 grand, which, you know, that's a that's a game changer.

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And, and for the lender, what's the value for the lender in the shared Appreciation Month.

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So, its principal press, plus the appreciation of land values of they development value. So, if they put in five grand and the bear share is increased in value by \$3,000, over the years, then they get paid out that amount whenever the project, or the

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unit is sold in the future. So there's not a fixed interest rate, the interest rate is just pegged on what the market value of the home is when it gets sold in the future.

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And you find that there are lenders willing to lend without a set payback date.

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Well so Infrastructure Ontario and CMC already have said, Yes, we have to have the site for closing but they've already done it for not for profit housing so we're just translating the framework over for them, and others are in the private sector seem

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to be interested in the idea as well. So, yeah, the answer is yes, there seems to be an appetite.

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There we go to that answer your question,

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more or less because it can still happen that units never get solved.

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It could be that the unit never gets sold.

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So far out of Mike's 10,000 units or units that he's built and have them I have never got sold so I'm just accepting expecting that if we're going to build 30 units instead of, you know, 100 units development that we're not going to have that hard time

00:57:51.000 --> 00:58:00.000

can be wrong. I think, I think the question is that the original buyer who has the shirt appreciation loan, just stays in it. for ever and ever and ever.

00:58:00.000 --> 00:58:12.000

Oh, sorry. Okay, yeah. So, eventually they could. They're going to pass away, or they're going to pay off their mortgages like there's an incentive for them to own more equity in their building but they couldn't stay there forever and just keep their

00:58:12.000 --> 00:58:26.000

minimal amount and just keep paying off their first mortgage and dumb and potentially not pay it but there's an incentive for them to own more equity, and most people end up paying that off after they pay their first mortgage.

00:58:26.000 --> 00:58:47.000

That's possible they could stay there for 30 years and minutes their kids or whoever buys the unit afterwards, but eventually a transaction will happen.

Chat Window

01:31:14 Raines Cohen, Cohousing CA: Twist... twist and shout! ;-)

01:32:00 Mathilde Berthe (USA & FR) | Studio Co+hab: Such a great talk with my breakout room! So frustrating that we only had 15min. Sorry you got cut Ann. Would love to hear more about the project you're working on if you want to write it up here!

01:34:30 Neil Planchon (Coho/US & FIC) neil@ic.org: Leslie Shieh :: Co-founder of Tomo Spaces :: <http://tomospaces.com/>

01:36:03 Laura Fitch (USA), Fitch Architecture: what about Cohabit Quebec. I think it is missing from the map.

01:38:05 Mary Huang (Canadian Cohousing, Concorde Cohousing) - Ottawa: yes there are 4 cohousing communities in Quebec, cohabitat Quebec is only completed there are 3 forming communities. They are not members of CCN but I am talking to 2 of them

01:48:30 Gary Penway (Canada): Leslie, what kind of considerations did you receive from the City of Vancouver, if any.

01:48:57 Katie McCamant: When do you ask your buyers to put up money?

01:49:57 Neil Planchon (Coho/US & FIC) neil@ic.org: Sarah Arthurs :: Cohousing Connections :: <https://cohousingconnections.ca/>

01:50:07 Kathy McGreener Canada: Great presentation Leslie and thanks for being such an innovative and open developer to persevere through and do this groundbreaking work!

01:50:08 Ann Zabaldo: Mathilde — the biggest share I have in re: affordable housing is ... work w/ an affordable housing developer. They know what pots of money are available. Nowadays? Not too many pots. The developer of Takoma Village in DC and Eastern Village in Maryland, Don Tucker, pulled financing from Fannie Mae, Freddie Mac, local banks, tax credits, a municipal bond issuance specifically for Takoma Village, arts funding (for exterior wall art “graffiti”) - these are all sources regular cohousers don't know about and a lot of traditional developers run from because dealing w/ government regulations is mind numbing. Another prospect, not in the near future, is the idea Danny shared about: a cohousing investment fund. This has been kicking around in cohousing since very early days. Now, it looks as if this is the right time to make another run at it. Stand by ... film at 11 ... :-) And thanks, Mathilde, for your sharing in the break out room. Pleasure to get to know you and Sasha.

01:51:40 Mary Huang (Canadian Cohousing, Concorde Cohousing) - Ottawa: Leslie, how did you arrange funding with BC Housing for the 3 below market ownership units

01:52:17 Mary Huang (Canadian Cohousing, Concorde Cohousing) - Ottawa: Great presentation about your co-operation with OUV

01:53:12 Danny - UD+P (USA): Mathilde - re: affordable cohousing. Berkeley Cohousing was developed as affordable, but now the city may be allowing the deed restrictions to expire. Raines might have more detail.

01:53:58 Ivette Arroyo-Lund University-Sweden: Sarah, can you please share the link of your video here?

01:56:02 Leslie Shieh (Canada): Hi Gary, The site was rezoned. City of Vancouver worked with us in using the community amenity contribution for the affordable homeownership units.

01:56:07 Kristopher Stevens (Canada): Great video Sarah! Bringing the principles outside cohousing is so great!

01:58:31 Mathilde Berthe (USA & FR) | Studio Co+hab: Ann and Danny- Yes it sounds like an investment fund is such a great idea and I'm so excited to hear that people are exploring it/ making it happen! In the mean time; all the over resources you described Ann seem like some of the ways to go. I'm not a developer and that's why I'm always excited to meet people who know more about affordable cohousing. But sometimes it does feel like a beautiful unicorn all the groups are chasing after but seems reaaally hard to catch!

01:58:35 grace kim (she/her) schemata workshop | USA: The power of eating together and how it can build community in the most unexpected places - this was a Canadian supermarket ad, but it was so well done!

<https://vimeo.com/199342983>

02:00:29 Laura Fitch (USA), Fitch Architecture:senior rentals often has programs that build friendships but the residents seem pretty unempowered. What would it take for the managers to give resident's some of the power to self manage?

02:00:58 Neil Planchon (Coho/US & FIC) neil@ic.org: Kristopher Stevens ::
<https://cohousingoptions.ca/>

02:01:30 Bryan Bowen (he-him) | caddis collaborative: And, on the power of drinking, there's a really interesting book several of us at WS have been reading that is giving me some insight into the power of play and group creativity called "Drunk: How We Sipped, Danced, and Stumbled Our Way to Civilization."

02:02:35 Sarah Arthurs: Sarah Arthurs

02:03:35 Sarah Arthurs: <https://cohousingconnections.ca/>. To see Intentional Neighbourhood Video

02:05:19 Neil Planchon (Coho/US & FIC) neil@ic.org: Learn more here <https://native-land.ca>

02:11:45 Leslie Shieh (Canada): Hi Katie, buyers give us their first deposit after building permit. Our Urban Village collects membership fees but those do not come to us. We follow the laws and regulations for what we call pre-sale in Canada.

02:14:33 Danny - UD+P (USA): Kristopher - Are you working in multiple jurisdictions? Or in a single city?

02:18:35 Mary Huang (Canadian Cohousing, Concorde Cohousing) - Ottawa:Kristopher - how do your model in places in Toronto where the prices are going through the roof?

02:24:39 Jesper Ole Jensen: dinner time here - see you later

02:25:49 Federico Bisschop: The shared appreciation loans: where's the value if the unit never gets sold?

02:27:30 grace kim (she/her) schemata workshop | USA: "5 grand" is \$5,000

02:28:33 Mary Huang (Canadian Cohousing, Concorde Cohousing) - Ottawa:Kristopher
what happens if the housing prices goes down when interest rate rises?

02:29:30 Gary Penway (Canada): Did CMHC have to modify their program to make
this work?