

# FAQs about Ravens Crossing Cohousing

- 1) What is cohousing?
- 2) How did cohousing get started?
- 3) What is the purpose of the Ravens Crossing Cohousing group?
- 4) What will the community be like?
- 5) Will I own my own home?
- 6) What is it going to cost?
- 7) How long does it take?
- 8) What kinds of people live in cohousing?
- 9) Would I have privacy?
- 10) Will children be welcome?
- 11) Will pets be welcome?
- 12) Can I rent my home after completion?
- 13) What is a common house?
- 14) Do members share meals together?
- 15) What is the legal structure during development?
- 16) How do I become a member?
- 17) How are the members selected?
- 18) Do I have to like everyone?
- 19) Can I expect free elder care, child care, or help if I get sick?
- 20) How much meeting time is involved?
- 21) Is meeting attendance mandatory?
- 22) What will be expected of me after the development is complete?
- 23) What if I change my mind and want to leave the group during the development phase?
- 24) What if I want to sell my home after completion?
- 25) How will the choice of units at be prioritized?
- 26) Can I visit an existing cohousing community?
- 27) What reference materials are available to learn about cohousing?
- 28) Where can I find out about the Saanich Peninsula?
- 29) How do I get my questions answered?

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## 1) What is cohousing?

Cohousing neighbourhoods are designed to combine the autonomy of private dwellings with the advantages of shared resources and community living. Cohousing strives to create the sense of a village where neighbours know and support each other, encouraging a sense of community while maintaining options for privacy. It is an alternative development model in which future residents participate in the planning, design, and development of the community so that it directly meets their needs. In the process of working together, residents form foundational bonds in the ongoing community.

## 2) How did cohousing get started?

The concept emerged in Denmark about 50 years ago. It was introduced to North America by the architect team of Charles Durrett and Kathryn McCamant with the publication in 1988 of their book *Cohousing: A Contemporary Approach to Housing Ourselves*. Since then, well over 100 cohousing communities have been completed in North America. There are now 13 in Canada and many more in various stages of development. The concept is quickly spreading throughout the world. Durrett's *The Senior Cohousing Handbook: A Community Approach to Independent Living* has inspired projects focusing on the needs of an ageing population.

## 3) What is the purpose of the Ravens Crossing Cohousing group?

Future Ravens Crossing Cohousing homeowners are developing a strata-titled community with a difference! New members are invited to participate as we work alongside professionals to design and develop our future homes. We envision a community primarily of compact, creatively-designed bright apartments with extensive common facilities to augment our private dwellings and support us to have more connection with our neighbours. We are developing a site in Sidney, within a ten-minute walk of the amenities and green spaces we need to live a more sustainable lifestyle. We welcome introverts and extroverts in all ages and stages of life who value privacy and connection within a simpler, healthier, and more energy-efficient environment.

## 4) What will the community be like?

With the guidance of experienced professionals from Cohousing Development Consulting, we are working together to design a community that meets our needs and stated priorities. Cohousing design can take a variety of forms— depending on site conditions, local zoning, and desires of members. All completed communities have included leading-edge environmental features. Some examples include: grey water recycling, solar energy harvesting, efficient heating systems, compact design, sustainably harvested wood, recycled materials,

water conservation, organic gardening, and preservation of natural habitat. The optimum size of a cohousing community is between 15 and 35 households. Anything smaller puts too much pressure on the individual to participate in community activities. Anything larger does not support a close-knit community. We envision a community of about 30-34 homes.

## 5) Will I own my own home?

Once the development is complete, individual member households will purchase the units that have been created through the development process, and the construction loan will be paid off, the legal status will change to 'strata title', and each household will own their own home together with a share of the common facilities. Most communities in North America have chosen this ownership structure for financing convenience.

## 6) What is it going to cost?

At this point, cohousing is not subsidized in Canada. Participants are people who can afford to buy their own homes, and the costs are approximately current market rate. With the help of the professional team, the members of the group establish size, quality, and cost guidelines for the project.

## 7) How long does it take?

We hope to move into our new homes in late 2020.

## 8) What kinds of people live in cohousing?

Those drawn to cohousing tend to be people who have thought about creating community long before they heard the term cohousing. People who live in cohousing come from diverse backgrounds and income levels, family types and beliefs. What they have in common is a desire to take an active part in their community and a belief that connecting with their neighbours will enhance their quality of life, enable them to share resources, and have more fun.

## 9) Would I have privacy?

Yes! Our members value privacy as well as social contact. It is essential to us that we have our own homes and private spaces. Some people believe that the cohousing arrangement allows for less privacy than conventional housing, but this is not the case. A unique aspect of cohousing is that residents participate in a conscious process of creating a community that will reflect their values. Our members highly value privacy, so the design will reflect our desire to provide a balance of privacy and community. The following statement was taken from a CMHC study in 1997 called, "Planning Cohousing": "*While the shared amenities are integral to cohousing, some believe privacy is more respected in cohousing communities than elsewhere.*" There can actually be increased privacy in cohousing because the common areas provide meeting places, guest spaces,

rooms for socializing, etc., allowing individual dwellings to be places of privacy and retreat.

## 10) Will children be welcome?

Yes! We have no age restriction and welcome people in all ages and stages of life. Our current members have children and grandchildren. We have chosen to look for a site that will be close to schools, public transit, as well as the stores and services we need to support us as we age in our communities.

## 11) Will pets be welcome?

We have not yet established guidelines regarding pets, but well-behaved pets are important to many of us.

## 12) Can I rent my home after completion?

We have not yet established guidelines regarding rentals but having the option to rent our homes is important to many of us.

## 13) What is a common house?

All the homes will be completely self-contained. Each, for example will have a full kitchen. However, we will also share extensive common facilities that are designed for daily use. Cohousing common houses typically include such amenities as: kitchen and dining areas, lounge, guest-rooms, workshop, and office space. Our members will decide what else is to be included. The common house is the heart of the community; it is a place for residents to share food and have meetings, celebrations, musical events, movies, yoga practice, classes, and other activities that support the interests of community members.

## 14) Do members share meals together?

Common activities, and particularly shared meals, can be important aspects of community life both for social and for practical reasons. Such activities, however, are always optional. In cohousing communities, residents typically share meals anywhere from a few nights a month to several nights per week. It depends entirely on the wishes of the residents, and participation is up to each individual. Each home has its own kitchen, so participating in common meals is optional. Over time, about 60% of cohousing residents tend to participate in shared activities on a regular basis.

## 15) What is the legal structure during development?

The "developer" is the cohousing group. The simplest method of facilitating this is for the group to incorporate as a standard company. This structure limits member liability allows flexibility, and is most easily recognized by lending institutions. There is no profit to the corporation: homes are sold to members at cost and the group funds equity for development and construction. The money to make the development happen comes from the cohousing group members.

16) How do I become a member?

People are invited into our cohousing community and come to understand the responsibilities, expectations and privileges of associate and equity membership. Through membership, individuals gain knowledge of the social and decision-making processes, as well as the legal, financial and organizational structures, and opportunities and risks associated with development. Please contact [info@ravenscrossing.ca](mailto:info@ravenscrossing.ca) for further information.

17) How are the members selected?

All members must be able to afford to purchase a home in the cohousing community. The three-month associate membership provides the opportunity for you to get to know the other members and decide whether this lifestyle appeals to you. You must be willing and able to take on the responsibilities and obligations of associate and equity membership and are required to complete the Is Cohousing For You? workshop currently offered by Margaret Critchlow. Finally, a meeting with at least one of our equity members and a representative from Cohousing Development Consulting will clarify both your household's and the community's expectations and ensure that you have a comprehensive understanding of the processes, policies that have been set, and legal and financial responsibilities. Honest attention to these important issues results in a remarkably effective self-selection process.

18) Do I have to like everyone?

In a healthy and diverse community, people are expected to be tolerant and respectful toward others. Since cohousing communities usually attract members through various social networks, it is likely that a high degree of friendship will naturally exist among members. Some people, of course, are very private individuals and may feel most comfortable with fewer close friendships; whereas, others will form friendships with most everyone in the community. As in other areas of life, individuals create their own experiences.

19) Can I expect free elder care, child care, or help if I get sick?

As among any group of friends and neighbours, people help each other in informal ways; cohousing is envisioned as a community in which people are friendly and supportive to each other—especially in times of need. However, this support is always voluntary. Any particular ongoing care for individuals would be arranged privately.

20) How much meeting time is involved?

As we move into the development phase we expect to have a minimum of two-day monthly meetings. To participate fully in the decisions can involve a good deal

of time, however, attendance at these meetings is not required. After move-in, meetings of the whole community tend to be less frequent.

21) Is meeting attendance mandatory?

The best way for prospective members to meet the community is to attend the regularly held meetings. Relationships are strengthened through discussion at meetings, by working together on committees, by socializing at community functions, and through other informal contacts that people naturally initiate. An effective and cohesive community is best forged by working and making decisions together. Attendance at meetings is not mandatory; however, you are expected to abide by the decisions made by the community, even in your absence.

22) What will be expected of me after the development is complete?

When the homes are built, and the community is complete, members will work together to organize maintenance and ongoing upkeep duties. There will be a monthly maintenance (strata) fee that each owner will be expected to pay, and there will continue to be regular meetings concerning the running of the community and further decision-making.

23) What if I change my mind and want to leave the group during the development phase?

Associate members have made no major commitment and can easily leave the group at or before the end of the three-month period; however, the \$125 fee is non-refundable. Equity members, however, have made a commitment to be a part of the community, and the group depends on this commitment for the success of the development. We encourage associate members to take some time to reflect on their decision before making the commitment to become an equity member because the required minimum investment from equity members is non-refundable.

24) What if I want to sell my home after completion?

Just like any other home, members who want to sell their unit need to find a buyer for it. Because of the collaborative nature of cohousing, opportunities exist for marketing cohousing units in ways other than conventional real estate marketing methods. Each cohousing community typically has a long list of households interested in units that come up for rent or sale, and there are cohousing websites that also list rentals and sales.

25) How will the choice of units be prioritized?

When the final design of Ravens Crossing Cohousing is complete, and the homes are ready for construction, the unit pricing structure will be determined based on unit size and desirability. At that time, the members will be

given an opportunity to choose their units. The order of priority will be based on the date upon which the member became an equity member. Naturally, early membership enables future residents to have greater input and influence over both the overall site and unit design.

26) Can I visit an existing cohousing community?

Thirteen completed cohousing communities currently exist in Canada. Check the website at the Canadian Cohousing Network to contact individual communities and arrange for a tour. There are three completed cohousing communities on Vancouver Island. Our neighbouring community Harbourside Cohousing in Sooke, BC offers monthly tours.

27) What reference materials are available to learn about cohousing?

Kathryn McCamant and Charles Durrett's book *Creating Cohousing: Building Sustainable Communities* is an excellent resource and will give you an overall view of what cohousing is about. *The Senior Cohousing Handbook: A Community Approach to Independent Living* by Charles Durrett gives a more detailed description of how cohousing can support ageing in place. You can arrange to purchase or borrow this book from us. There are more and more online resources available, including:

- Canadian Cohousing Network
- Canadian Senior Cohousing
- Cohousing Development Consulting
- The Cohousing Company

28) Where can I find out about the Saanich Peninsula?

The Saanich Peninsula is a long promontory north of Victoria, BC comprising North and Central Saanich. Once primarily a farming region, the peninsula is a beautiful pastoral area with rolling hills and water on all sides that has become known as the "Provence" of Vancouver Island.

Central Saanich has a rich agricultural heritage with almost 2/3 of the municipality located in the Agricultural Land Reserve. Although residents take pride in being primarily a rural community, Central Saanich has one of the largest light industrial zones in the Capital Regional District, with easy access to the Victoria International Airport and BC Ferries Swartz Bay ferry terminal. Neighbourhood centres are located in Brentwood Bay and Saanichton where residents enjoy the benefits of being located close to the city as well as the high quality of life of a rural community.

The floral wonders of The Butchart Gardens, a National Historic Site, delight nearly a million visitors annually with the Japanese, Italian, rose and sunken gardens, live

music, afternoon tea, evening illuminations and Saturday night fireworks in the summer months.

The town of Sidney is a seaside village known for its quaint shops and bistros. Sidney is also the town closest to the BC Ferry Terminal, gateway to the Lower Mainland and the Gulf Islands (Salt Spring, North and South Pender, Mayne, Saturna and Galiano islands). (ref: Tourism Victoria, District of Central Saanich)

29) How do I get my questions answered?

Please do not hesitate to contact Tracy Mills with Ravens Crossing Cohousing if you have any further questions at [info@ravenscrossing.ca](mailto:info@ravenscrossing.ca)

Visit [www.ravenscrossingcohousing.ca](http://www.ravenscrossingcohousing.ca) for news, events, and newsletter sign up.

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