

Sustainability and luxe living mix well

Luxury homebuilder welcomes UBC's lead on sustainability



Architect Paul Lebofsky of Matrix Architecture is designing a luxury townhouse project amid UBC's green community, University Town. He calls UBC's sustainability guidelines "exacting but reasonable" and notes that reconciling traditional, even luxurious, design with green principles isn't as hard as it might seem. "The future is upon us. To not think green is professionally irresponsible," he says. PHOTO: SUPPLIED

New mortgages ease financing

Western home renovations take on a green hue

Steadily rising concerns over energy costs and the environment are prompting many homeowners across the West to embrace modern ways to improve their home's eco-efficiency. Mortgage lenders are keeping pace with contemporary products that provide homeowners with the ready means to green their living space.

For its part, RBC Royal Bank's online Mortgage Centre includes useful tips on how to improve a home's energy efficiency, and realize net savings as a result.

For example, the lender suggests that simple measures such as installing low-flow faucets and showerheads to reduce water usage can reduce water-heating costs by up to 50 per cent. Further, choosing energy-efficient appliances, installing outdoor motion detector switches and replacing air conditioner and furnace filters regularly, not only reduces household emissions, but can also generate net annual savings of \$20 to \$50.

At the more significant end of the scale, replacing existing windows and doors with energy-efficient designs can greatly reduce the energy needed to heat and cool a home. Combining these measures with



switching to a high-efficiency furnace can deliver estimated cost savings of \$250 or more.

Of course, funding big home improvements like these requires upfront investments. Here, new finance options such as RBC's Homeline mortgage can help homeowners readily source capital from their home equity.

Vancouver-based RBC mortgage specialist MaryAnn Pohl says until recently, accessing the equity in a home required paying off an existing mortgage, paying discharge costs and then starting the process over again; applying for another mortgage and paying registration costs. "If you needed a line of credit, it was separate from your mortgage – and, again, if the limits needed to be changed, it was a hassle."

She says new equity mortgage plans, however, enable the borrower to apply once

and have access to equity up to an approved limit. "Your available credit increases as your mortgage is paid down, so you have access to funds when you need them most – without hassle," she says, noting that mortgages are among the most economical ways to borrow. "If you have equity in your home and need to borrow as little as \$25,000, a mortgage equity plan could be the right solution."

Ms. Pohl says some equity mortgages also include flexibility to borrow in stages, whether for major home improvements or other purposes. "You can track your different borrowing needs in multiple lines of credit or mortgages. As you pay down the amount you owe, your available credit automatically increases. This saves potential future re-registration costs," she says.

For more insight on how to improve a home's eco-efficiency, Ms. Pohl says RBC and the Canada Mortgage and Housing Corporation have partnered to create a helpful guide now available online at www.rbcroyalbank.com/renovating/eco-reno-tips.html.

For more information, e-mail maryann.pohl@rbc.com.

A green development on the UBC campus, University Town's beautiful townhouse and apartment-style condominiums and pedestrian-friendly streets were designed with sustainability in mind. That doesn't mean residents will have to sacrifice, however.

To meet UBC's vision of an environmentally friendly residential community, it was evident that the Leadership in Energy and Environmental Design (LEED) standard alone couldn't provide the appropriate guidelines.

"At that time, LEED was mostly a standard for institutional, commercial and high-rise residential building," says Paul Young, director of Planning and Design with UBC Properties Trust. "There was no LEED standard for wood-frame buildings such as the ones we've got in our neighbourhoods in University Town."

As a result, UBC gathered its experts and created its own standard – Residential Environmental Assessment Program (REAP).

"REAP was set up similarly to LEED, with various levels of performance, such as Gold or Silver, and a certain amount of credits assigned to both mandatory and optional sustainable features," says Mr. Young, who adds that REAP

exemplifies the carrot approach rather than the stick, with developers seeing a high level of performance under REAP as a way to capture the attention of buyers.

"It is really a model program," says Paul Lebofsky, principal of Matrix Architecture and the architect of a University Town residential project consisting of eight luxury townhouses. "UBC spent a great deal of time putting together this very exacting but reasonable set of guidelines."

While Mr. Lebofsky says designing to the REAP standard is definitely more involved, he wouldn't have it any other way. "There is an element of responsibility that has come into our profession in the past few years. The future is upon us. To not think green is professionally irresponsible."

Surprisingly, building green doesn't have to mean looking green – with that stereotypically distinctive, sleek look complete with a massive wall of windows to capture the sun's heat.

Mr. Lebofsky says these 4,000-square-foot townhouses will fit the neighbourhood they are being built in. "The land is the last piece of what is known as the theological neighbourhood in an enclave of religious colleges at UBC. It has a strong character that comes

from a different era."

According to Mr. Lebofsky, it isn't as hard as it would seem to reconcile traditional design, even luxury, with green building.

"By and large, with components such as all wool carpet, good quality windows, more insulation, high-efficiency furnaces and non-toxic materials, luxury is inherent in green building," he says.

ReMax Crest Realty agent Tom Gradecak says, as a result, the people who choose to live here will not only rest easier knowing their homes' features are helping contribute to a better environment, residents will also avoid exposure to the temporary indoor air pollutants associated with some traditional building materials.

The development, located near St. Mark's College, offers stunning views overlooking English Bay, not to mention appointments such as Gaggenau appliances, top-floor dens and rooftop decks, optional nanny suites, and full home automation, allowing the homeowner to control the home's heat, light and other amenities using a computer anywhere in the world.

Who says you have to sacrifice to go green? Due for completion in June, the first of these homes will start at \$2.4 million, says Mr. Gradecak. ■

Residential Environmental Assessment Program

UBC community offers lessons in sustainable development

UBC has been a conventional commuter campus for much of its history.

But with the creation of University Town – a residential community currently underway at UBC – the university is returning to the original vision of its founding architects who, in 1914, foresaw "...a university city in an idyllic setting."

Enabling students, faculty and staff to live on the UBC Vancouver campus is at the heart of the University Town initiative, which is being built on three pillars of sustainability: ecology, economy and community.

Nancy Knight, associate vice president of Campus and Community Planning at UBC, says, "In our vision statement for the university, a key objective is to promote the values of a civil and sustainable society. That flows through everything we do."

Not only will living there be a sustainable experience, but with UBC residing on the picturesque Point Grey peninsula, with its breathtaking mountains, sea and forest, it will also be a beautiful one.

Homes will all adhere to UBC's Residential Environmental Assessment Program (REAP) – a green building strategy that encourages builders to use innovative building systems, local materials, high-efficiency appliances and equipment that minimizes energy use, water consumption and waste production.

The Town will combine attractive and well-designed public spaces with higher density apartments, all within walking distance of local shops, services and transit.

As well, a diverse range of housing will be offered, with the guideline that 50 per cent of the townhouses and apartments must have at least one person living there who works or studies on campus, thus significantly reducing commuter traffic.

Green streets, designed for pedestrians and bicycles, will also accommodate a mix of storm water retention and infiltration, habitat space, wildlife corridors and social interaction.

University Town will include six new residential neighbourhoods, three of

which are either complete or nearly so, with two more underway.

University Town's residential real estate development not only contains environmentally and socially sustainable elements but also serves an economic purpose – to build UBC's endowment fund.

UBC's first neighbourhood, Hampton Place, generated \$116 million of endowment principal with proceeds going to core academic uses such as student scholarships and faculty research.

Dr. Knight says the Westbrook Place neighbourhood – the most recent to get underway – will require a minimum Silver REAP standard.

The gateway to the academic core of UBC, University Boulevard, is a transit hub with cafés and food outlets that meet the daily needs of the academic community.

"University Town is about the engagement of our students, faculty and staff in campus life," says Dr. Knight. "There is life outside the classroom, and it's important not to forget that social piece in the sustainability framework." ■



On its sprawling Vancouver campus, UBC is directing the development of University Town, a residential community built on three pillars of sustainability: ecology, economy and community.

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