

Home Sweet Tiny Home

BY JOHN THOMSON

Ann Eynon loves her new digs. Her small one-and-a-half-storey house is modern, efficient and close to family. In fact, Ann's grandchildren are no more than six metres away in the "big house" on the other side of the property Ann shares with her daughter and son-in-law.

Ann lives in a laneway house, so called because it sits on an existing residential lot – in this case her daughter's – and faces a laneway.

Think of a carriage house. They vary in size from 500 to 1,200 square feet depending upon the size of the lot; and close to 500 of them have been built in Vancouver alone. The rest of BC is just catching up.

Laneway houses arrived on the scene four years ago as an innovative solution to the region's housing crisis. The thinking went something like this: a homeowner would build a small laneway house adjacent to the main house and then rent it out to family or tenants. Homeowners would make extra income and renters would have an affordable place to live.

Pundits thought the concept would appeal to the young and mobile but canny seniors have glommed onto laneway housing as a way to live smartly and cheaply in their retirement years.

"It's great," says Ann. "I have my own space and I'm close to the grandkids."

Ann initially bought a condo for herself while still working, but grew restless after retiring from her financial advisor job in 2008.

"I needed a change in my life," she says. "I also wanted something new and shiny."

So, she sold her home of 15 years and sought out Smallworks, one of several Lower Mainland firms that specialize in



*Right, Ann Eynon plans her next trip.
Above, Ann's cozy laneway home.*

laneway houses. The company would build her dream home to her specifications, but where to put it? She didn't own any land, but her daughter and son-in-law did. A family conference sealed the deal. Ann would build on the couple's lot on the understanding she'd have to move if they ever sold the property.

She paid \$300K for everything – a 1,000-square-foot structure, utility hookups and brand new appliances.

"[Smallworks] did everything for me including taking the plans to Council. I just signed on the bottom line," she says.

Ann doesn't own the house – that's the rub, her kids retain title and will reap the benefits of its resale – but she couldn't be happier. She's close to her family, but she's independent too. Plus, she has enough money left over to travel twice a year.

"It's lovely to free up the cash rather than sitting on it," she says while pouring over travel brochures. Where to go next?

Patrick and Vivien Clarke took a different tack. They built a 700-square-foot laneway house for their daughter Tania and her husband Scott Riesterer – an "early wedding present" Patrick calls it – after the kids complained about finding accommodation.

"They wanted to stay in Vancouver," says Patrick, "but couldn't even afford a starter home. We talked it out. We even talked about switching locations when we're older. We'd move into the laneway house and they'd move into the larger house."

Vivien drew up the floor plans with the switch in mind. It's essentially an open plan with a staircase leading up to the second-storey bedroom and en suite. The



is inevitably stressful," she says. "You are leaving behind familiar surroundings and cherished memories." But change is inevitable "and if your home is no longer safe for you or simply unmanageable, a move may be the best choice for you and your loved ones."

Delaney suggests steps to make the entire process less stressful. "Moving will probably never be something you enjoy," she says, "but neither does it have to cause you sleepless nights."

Several of Delaney's tips are:

1) Consider what furniture you will need to bring and the dimensions of this furniture. This will give you an idea of what space you have left to work with.

2) Boxes or drawers of items sitting in the garage, crawlspace or attic that haven't been opened in 20 years will not be opened in the new place either. They can be passed on to family members, or disposed of. Include family members who may want items of sentimental or heirloom value.

3) Most important decisions about downsizing are best made sooner and with plenty of time rather than later under pressure or crisis. Having more time to think about the things to keep will lead to better decisions.

Hiring a downsizing company takes all the stress out of moving, says Delaney. To begin with, a company consultant can help the individual decide if the move is the right decision in the first place. Once the decision has been made and the downsizing company has consulted with the client to make sure the client will have the furniture and other items that are dearest to them in their new location, the company packs up everything for moving.

"Downsizing by definition means there will generally be less room for things," says Delaney, "but most people find they never miss the things they put up for auction or donate."

In the final stage of the move, a downsizing company will unpack everything the client chose to bring in a manner as close to the way they had arranged things in their original home as space and layout allow.

For example, if the cutlery in the old home was in the second drawer down to the right of the sink, then the cutlery will be waiting for the client in the same location in the new home.

Downsizing companies with expertise and experience can take the stress out of moving by tending to everything from sorting, packing, getting rid of unwanted items, arranging for the mover, unpacking and setting up the new home.

And finally, downsizing companies usually offer utility services such as disconnecting and connecting Internet, phone and television as requested.

"This time is stressful enough," says Delaney. "Ensuring that the logistical aspects are fully covered allows the client to deal with more important matters such as health and family."

Whether hiring a company or moving with the help of friends and family, downsizing requires organization and planning, and should not be put off to the last minute.

The upside of downsizing is that when the move is finally made, most people realize a smaller place means less work and more time to relax, read, exercise, socialize and enjoy doing all the things they didn't have time to do in a larger space.



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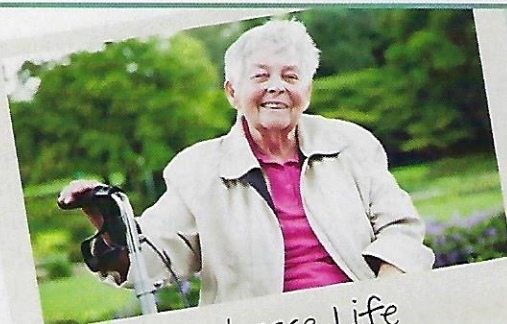
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builder complied by reinforcing the staircase wall to accommodate a motorized stair lift should the older Clarkes want one in the future.

"We were careful to make sure we were all comfortable with the space in case we have to change places," says Patrick.

"We love it," says Tania, sitting on her built-in sofa with husband Scott. Soft music spills out from custom designed ceiling speakers. "It feels like a real house," she says.

Tania's parents paid \$280,000 to build the structure. Landscaping and custom touches added another \$20,000. The kids are paying it back in the form of monthly rent, which includes utilities and their share of the property taxes.

Should they start a family or decide to move elsewhere, Patrick and Vivien can move into the smaller house themselves, rent it out for extra income or sell the entire lot, in which case, Tania and Scott will be reimbursed for their contributions to date.



The Clarke's laneway home.

"We'd get back what we put into this house," says Tania. "We're renters but we're paying it off at the same time."

Colin Lawrence, a mortgage manager at Vancity's Kitsilano branch, has financed 30 laneway homes in the last four years and he's seen a lot of seniors, like the Clarkes, enquire about the concept.

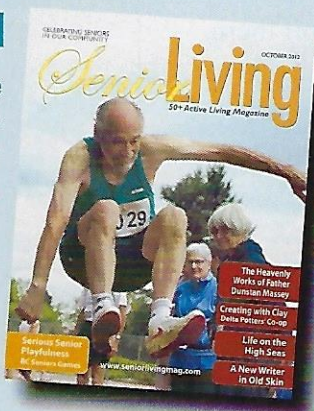
"We see it as an important part of affordability," he says of the laneway idea. Vancity offers a special laneway package for

CORRECTION

In the October 2012 issue, we mistakenly credited Mark Whitehead with having taken the cover photograph of a long jumper at the 2012 BC Seniors Games.

In fact, the photo was taken by Paul Sarai of Burnaby.

We apologize to Mr. Sarai for any inconvenience our error may have caused.



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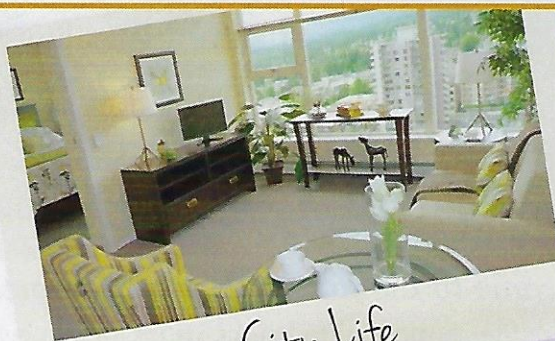
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would-be builders but, he warns, it isn't for everybody. "Pensioners on a fixed income won't qualify," he says, "regardless of how much the main house is worth. Equity won't pay a mortgage."

A laneway house has to generate income in order to generate a loan.

And another thing Lawrence stresses: create a paper trail. Some families enter into joint ownership; others agree to forgivable loans. Put everything in writing, especially when adult children

are involved.

That's what the Clarke's did, amortizing their children's payback over 25 years and clarifying a payout schedule if, or when, the unit changes hands.

In Ann Eynon's case, she made sure everybody understood her situation before she broke ground. Ann will have her laneway house appraised and then assign percentages of its value to each of her two children.

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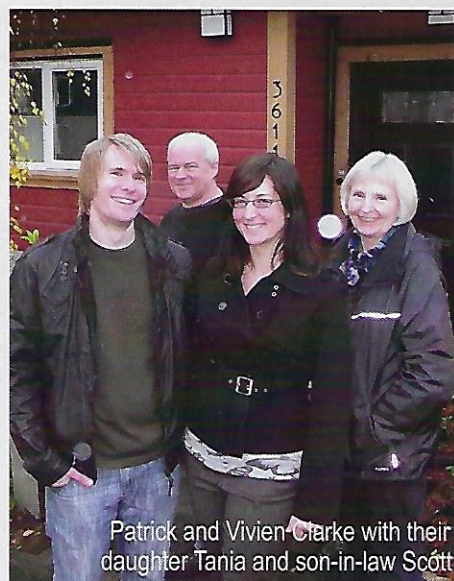
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children when I'm gone," she says.

Seniors thinking about building a laneway house should check with city hall first because municipal zoning regulations will determine what you can and cannot do. And if renting, remember you are a tenant with the same rights and responsibilities as someone living in an apartment – but with the feel of a detached house.

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