

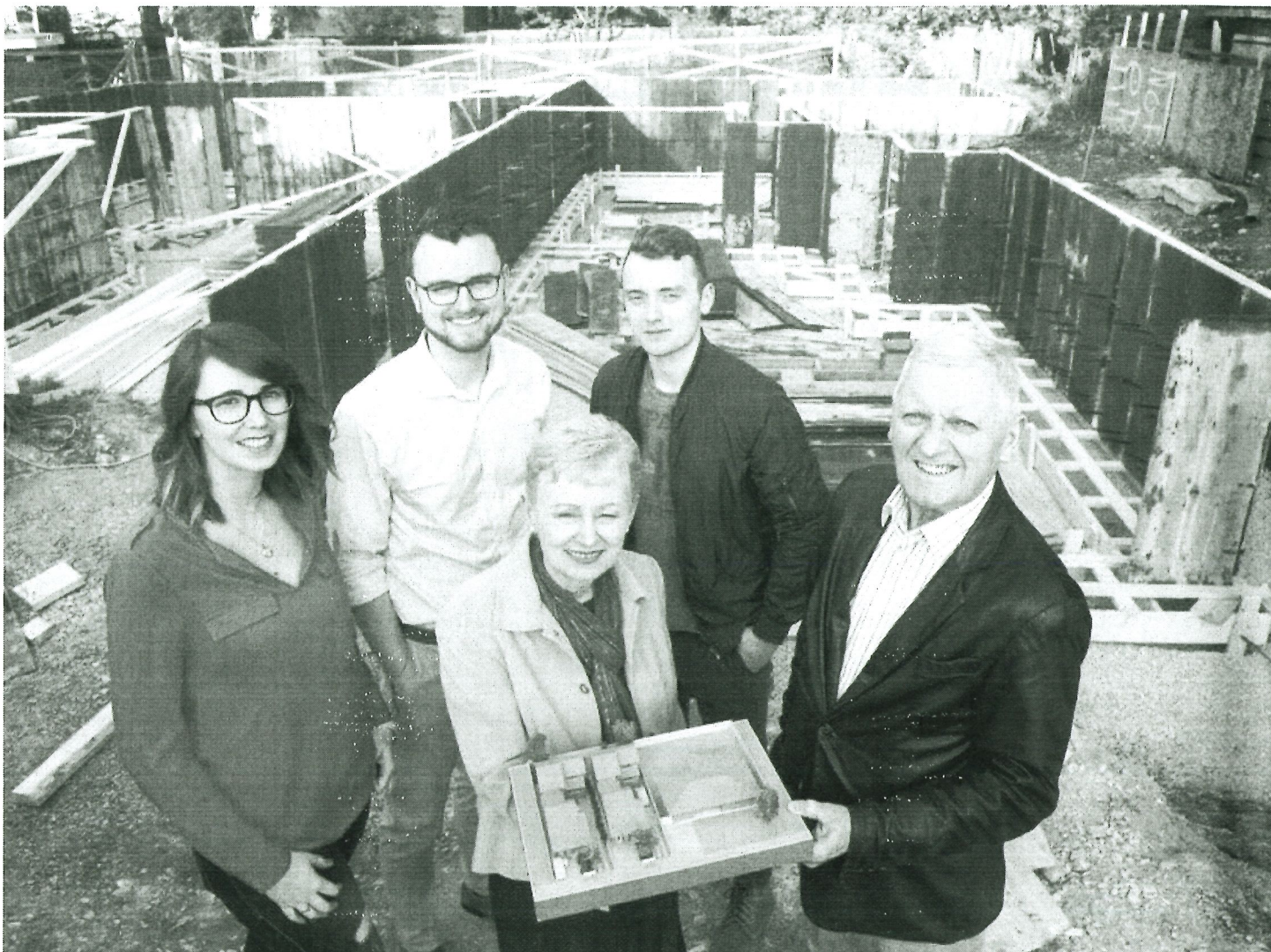
Delta family finds creative housing solutions for two generations



JOANNE LEE-YOUNG

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John and Kathleen Higgins, parents of Patrick (back right) and James (back centre) with his wife Caitlin (left), at the former family property they are developing into four homes in Delta. GERRY KAHRMANN / PNG

Kathleen and John Higgins stand in front of a building site in North Delta with a cardboard model of the four homes their family is creating on the same single-family, suburban lot they have called home for three decades.

The 1970s rancher in which the couple raised their family has been demolished and the foundation is being poured for two new duplexes with a total of four units, each with its own land title.

Kathleen and John, who are in their 60s, will live in one unit, allowing them to stay in their neighbourhood instead of moving to a townhouse or condo elsewhere. Their sons, James and Patrick, who are in their 20s and facing the full brunt of the housing affordability crisis, will each own a unit. The couple also have a daughter who may be ready to own the fourth unit by the time the homes are finished next year.

“We saw that (the options for all family members were) either million-dollar houses or townhomes and condos with strata fees,” says Kathleen. “This is a new way.”

The City of Delta gave the Higgins family a unanimous green light to start the project in July 2016. Councillor Jeannie Kanakos said council’s decision to approve the proposal was based in large part on the Higginses being a family that had raised children in the community.

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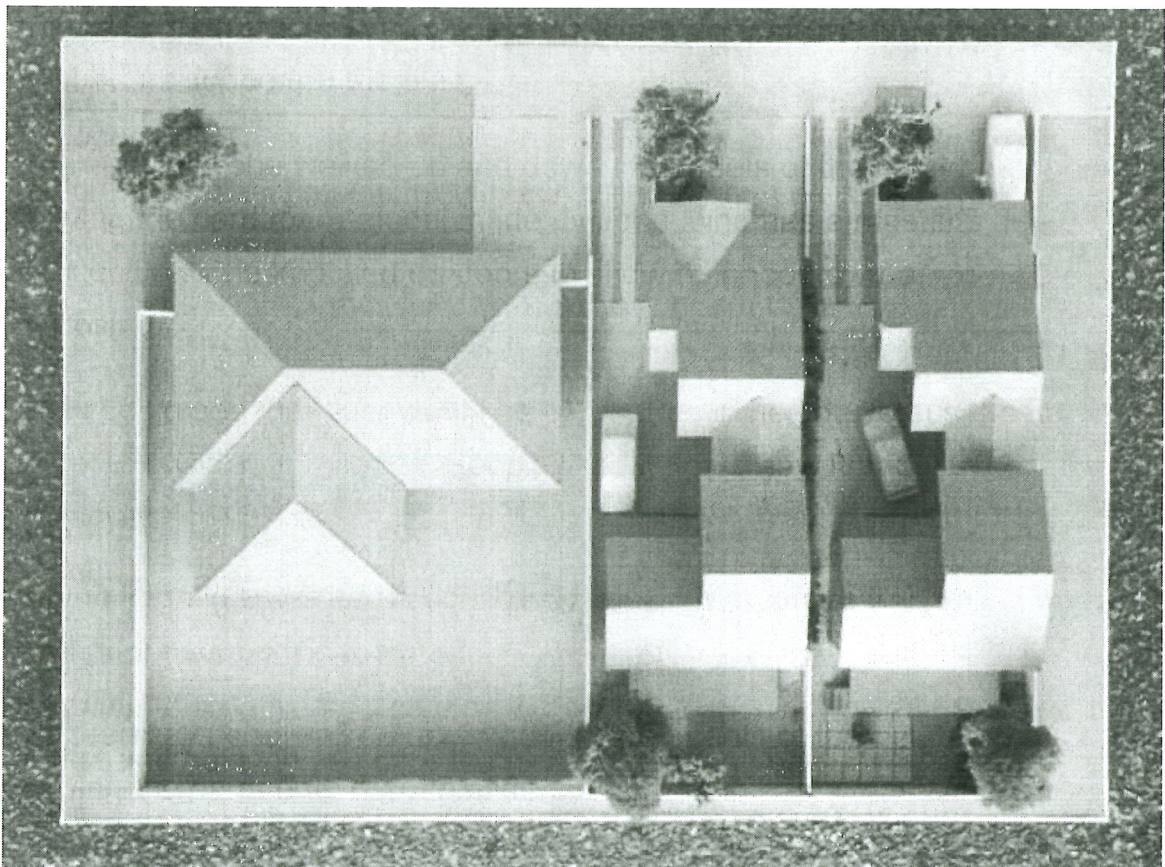
“I’m open to creative approaches to housing, especially given the housing market and housing costs for the next generation,” she says. “That was the thrust of their proposal.”

“But neighbourhood context is so important. Each application would have to be reviewed individually.”

Another significant factor in council’s decision to approve the project was that neighbours supported the plan.

Kathleen says she walked up and down the streets of the neighbourhood, carrying the cardboard model made by John, who has a master’s degree in architecture. She knocked on doors to show neighbours what they were proposing.

“They could see that ours would be 8.1 metres in height, versus the height of one big house at 9.5 metres. People liked it. They saw it had a lower profile,” she says.



The new homes are on the right of this model. The original home is on the left. GERRY KAHRMANN / PNG

The design of the project was key, says Kanakos.

“It’s very mindful of the impact. It’s not a massive construction, but a more modest development. We are hearing more complaints about (lack of) parking from people living in secondary suites,” she says. “All of these are issues when increasing density, but they were able to address them.”

After the project was approved, Kathleen and John’s first step was to add sons James and Patrick to their original land title.

“They had been living in rental basement suites and had never owned property,” says Kathleen.

The next step was to divide their single-family lot into two 33-x-100-foot lots. Each lot will have a duplex with two units — an 840-square-foot front unit and a 1,500-square-foot back unit — and two parking spots for each unit.

B.C. Assessment’s July 2017 figure for the property with its old ranch house was \$580,000. The bank’s appraisal for two lots with the two duplexes is just under \$900,000.

Each of the four units will have its own address and property tax bill. They will be registered in a strata, but there will be no monthly maintenance fees because the design of the project minimizes common property.

A close-knit family in which the different generations get along is key to the concept, and Kathleen says they “have built privacy into the plan that is more than what it might be in a townhome.”

Asked if he and his wife, Caitlin, have any concerns about the reality of living so close to his parents, James, 27, says: “It really hasn’t crossed my mind because I think we will benefit more by being close to them than they will from being close to us.

“We can go over for lunch,” he says with a chuckle. “I know. I am adult now. But we do get along.”

He sees many upsides in the arrangement.

“It means a whole lot, getting to stay and be part of the community. You can

make a home anywhere, but (it's about) getting to be with friends and family in close contact and having something that is my own to care for, compared to moving farther out or renting.”

The only issue, he says, is other people's perceptions about the downside of living so close to his parents.

“It's more just that we have to explain the situation. Even (for) my wife. She has to explain that, ‘Yes, I'll be living next door to my in-laws,’ but actually she's really fine with it.

“It's tough to say what our other options would be. Currently, it would be looking at (a townhome in) Maple Ridge or Abbotsford. ... When you look at prices going up, where you can afford (to live) keeps going further out.”

Although being a family was key to getting this project approved, Kathleen explains there are no restrictions if any of them should want to sell a unit. “It can be sold to an unrelated buyer, just like any other property.”

She says she asked provincial and federal government agencies to create tax credits to help cover pre-construction costs for projects like this, based on a stipulation that the builders keep the homes as their principal residences for at least 10 years. So far, she hasn't been successful.

There are other policies that she would like to see changed. Because they are building more than three units, the family had to pay a five-per-cent park fee of \$39,000 and a development cost charge of \$27,000. But because they are building fewer than five units, they can't qualify for Canada Mortgage and Housing Corporation seed funding that is available to developers of larger projects.

She asked CMHC if they would consider changing the requirement, but they refused.

With 10 months to a year until the project is completed, Kathleen says these have been the “pilot project pains. But the house (we had) was a 44-year-old rancher that would have needed to be extensively renovated. Or you can do

something like this.”

Patrick Condon, chair of urban design at the University of B.C.’s School of Architecture and Landscape Architecture, who is a proponent of a so-called “missing middle” form of housing, says this is “exactly the right idea.”

“We have over a million individual parcels in the region, each one of them a candidate for gentle density without land assembly,” says Condon. “Family sizes are getting smaller too, so parcels that once had a family of six now have a family of two. It’s a good idea to get the population on each parcel back to what it was in the ’60s.”

Kathleen is keen to talk about her family’s experience because she believes it could be a template for others.

“There are acres of land with older people living in large, old homes,” she says.

She imagines a “registry of older people who have one big house who could connect with first-time buyers to work on a product that, in the end, is superior to a townhome or condo development.”

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