

How Tiny Houses Strengthen Communities:

by Karen Rollins-Beneteau

This article is to address the tiny house issue in Ontario as it applies to the *Strong Communities through Affordable Housing Act* that was passed in 2011. This act requested that all Ontario municipalities amend their bylaws to allow for garden suites and second units. By definition a garden suite may be considered synonymous with a tiny houses on a foundation. On May 4, 2011 the planning act was amended to address garden suites and in January of 2012 the planning act was amended to address second units. To make it clear, here are definitions of garden suites and secondary units as taken from the planning act:

Garden suites are defined in section 39.1 of the *Planning Act* as one-unit detached residential structures containing bathroom and kitchen facilities that are ancillary to existing residential structures and that are designed to be portable. Garden suites are also commonly known as granny flats. They provide an affordable housing option that supports changing demographics, allows for aging in place, and provides opportunities for some of the most reasonably priced accommodation.

Second units — also known as accessory or basement apartments, secondary suites and in-law flats — are self-contained residential units with kitchen and bathroom facilities within dwellings or within structures accessory to dwellings (such as above lane way garages)

Implementing this act in every community will benefit every community. First off let us analyze the title "Strong communities through affordable housing" What kind of a municipality does not want to strengthen their community? The intention of this article is to give 10 examples of how the tiny house movement in association with granny suites and second units will strengthen communities. The second part of this phrase, "affordable housing" leads most of us to think of the kind of neighbourhood with derogatory nick names. We all know what kind of communities I'm referring to and the general consensus is "not in my back yard". In respect to tiny houses as garden suites and second units it would be better to rephrase the "affordable housing" part of this phrase and call it "appropriate housing"

Appropriate housing is the right kind of housing for the right person or persons.

We send off our young adult children to University or College and their school provides, at a cost, appropriate housing in the form of an 8 x 10 room with a shared kitchen and a shared bathroom. We as a society have accepted this as appropriate housing for that stage of life. When our elderly family members can no longer care for themselves and we have exhausted all ways to help them, we put them in appropriate housing in the form of a nursing home or a retirement home sometimes with a 8 x 10 room with a shared bathroom and a common eating area. We as a society have accepted this as appropriate housing for this stage of life. What about the in between stages of life. The typical home in today's age is 3-5 bedrooms and rarely just one bathroom. I don't consider this as appropriate housing for a single person who only needs enough space for a single bed, one living room chair, and a table for one, but still wants to own a home with a back yard, vegetable garden and a driveway. Please take note that we are not talking about affordable housing but instead appropriate housing. I am very much aware that some people live in 2,000 sq ft homes all by themselves and pay to heat them and spend time caring for them. Everyone can make their own choices on what kind of house to live in but appropriate housing should be available.

Making tiny houses in the form of secondary units and garden suites will provide appropriate housing for more people. A person may choose to buy a house to rent out and put up a garden suite in their yard that meets their own simplified needs.

Let's get back to how the tiny house movement through garden suites and second units can strengthen a community.

1. Create great personal investment strategies: If you built a garden suite in your back yard for approximately \$40,000 and rented it out for \$400 per month, you would get a pretty good return on your investment, better than any bank or GIC.

The advantages of having this kind of rental in the community is the fact that the landlord would be living on the same property so there would not be an absent landlord problem. This results in the property being better taken care of than if the landlord was in a different neighbourhood or city. Building a garden suite in your backyard may be a better investment than buying a rental property on its own lot because when it comes time to sell your primary residence along with your rental there won't be capital gains tax with the sale since it is included on the same lot as your personal residence and cannot be sold separately. However, selling a property that is not on the same lot as your primary residence will incur capital gains tax.

2. Keeping seniors in the community longer: Second units and Garden suites keep seniors out of long term care longer by either moving into a tiny house and subsequently decreasing the size of their residence making up keep easier or by moving someone into the tiny house who can gradually take over more care of the property and then become a care giver. It's a lot easier to bring Granny's hot dinner to her house that is a few steps out the back door than travelling across town or bringing a weeks supply of frozen dinners to her in another community. Having family close by strengthens families. The longer seniors stay out of high cost long term care, the less chances of running out of money and falling in to long term care that is publicly funded with the tax payers footing the full bill.

3. Financially assisting homeowners: Due to a volatile housing market, high unemployment and under employment rates, and increases in cost of living, having an option of renting out a portion or all of your home or garden suite for added income can bring added financial security to help people who are living pay check to pay check. This will assist them if loss of employment happens and save the banks from enforcing foreclosure.

4 Boomerang children: Life often takes unexpected changes and it is so nice to have a safety net to fall back into when life starts falling apart. Many of today's young adults move back home after being out on their own which is difficult for parents and for the young adult. Having a separate home in your back yard or an apartment in your house keeps some degree of independence and peace for all family members. Adult children may also move back after a divorce or losing their spouse. In some cases they may be returning with their young children. They are boomerang children who need multi generational housing.

5. Multi-generational housing: Second units and garden suites create multi-generational housing. Young parents can live in close proximity to extended family, Active grandparents can help their adult children balance career and family by being involved in their grandchildren's lives and providing child care and light house work while the parents are working. It's also a great way for siblings to live on the same lot to share child care of both their young families. Strong families who support each other create strong communities.

6 Student housing: University and college residences are not right for every student, some prefer to be removed from the party environment and would like to live in appropriate sized housing. Spreading students throughout a community dilutes student population in student housing neighbourhoods and reduces the problems that concentrated student housing causes.

7. Relatives with Special Needs: Building a tiny house on a foundation in your backyard allows you to meet the needs of someone with special needs who wants independence but still needs help occasionally. Light fixtures and plugs can be put at the right heights from the start. Doorways can be made the right width, and the bathroom can be structured to allow for independence. Counter top heights can be put at the most optimal height. This is an affordable option for families to care for their loved ones with dignity and respect.

8. Minimalism: Allow people to adopt a minimalist lifestyle when it comes to housing. Minimalism is not for everyone but many people are trying it out and they should legally be allowed to do it. It is a great opportunity to become debt free and focus on the important people in your life and be able to free up finances and time to focus on a bucket list or to seek adventure or travel. Some people find it is a good fit and decide not to go back to their old ways, and others use minimalism to get debt free or to save for a better lifestyle.

9 Millennial housing: Millennials are having a difficult time entering the work force and finding jobs that will support themselves and pay back student debt. In many cases, to get entry level jobs in their field they have to leave their home towns and start fresh in another community without family support. Having options to rent a tiny house at a lower price than an apartment will help to pay off student debt and get them on their feet faster. They generally don't have things to furnish a standard apartment and this helps them with reducing extra costs involved with living on their own for the first time. It also prevents them from being in subsidized housing with tax payers helping with housing costs. Young people should have an option to be self supportive.

10. Co-parenting housing: Although most of us consider the "good divorce" to be a myth, many couples live in the same community as their ex in order to make it easier on their children. If emotions can be set aside wouldn't it be better for children to grow up with both parents on the same lot. An example of this kind of co-parenting is demonstrated on the television program Chicago PD, where Detective Olinsky lives in his garage. He explains to his co-workers that he lives there to be close to his daughter.

In closing, all of the instances listed here in favour of tiny houses in the form of garden suites and second units are not examples of poverty housing but instead appropriate housing. In fact none of these options scream out a knee jerk reaction of "not in my backyard". Instead these are examples of families helping family and giving people help with housing while maintaining dignity and respect. To me it seems like a way to strengthen communities. When you find a way to create appropriate housing in a way that brings more income to some citizens and reduces expenses to other citizens reduces subsidized housing, group homes and all types of public funded housing and creates a larger tax base in your community everyone wins. The advantages of the tiny house movement are many and with extended insight perhaps this movement should not be on hold until it is a community driven movement but instead driven forward by municipalities. It is a lot of work to amend the bylaws in any municipality but so worth it to become a stronger community. London, Ottawa and Barrie have amended their bylaws already and many other municipalities are working towards welcoming tiny houses in the form of garden suites and second units. I hope that the municipality of South Huron will be added to the growing list of communities accepting garden suites and second units as outlined in the "Strong Communities Through Affordable Housing" act.

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