

Partly finished homes let owners design interiors

VAN SUN

04 SEPT 25 T12



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VANCOUVER SUN

REAL ESTATE MATTERS

Purchasing a home is likely the biggest purchase most people make in a lifetime. A home is also one of the most personal possessions a person values — that private space and that coveted roof over your head. Yet, purchasers have very little choice and almost no influence in the design of the end product when it comes to buying a home.

If you decide to buy a pre-owned home, you are likely buying a product that is indelibly marked with someone else's personal tastes — most likely a combination of the original builder or designer's tastes combined with whatever design modifications the previous owner made.

If you are buying a new home, you are buying the dream created by a team of faceless designers and trades people who used common materials and traditional construction techniques to create

a product that is not that much different from every other home of the same type. There will be few cues in that home reflecting your own personal tastes.

Sure, you can select from a range of housing types — wood-frame condominium apartments, concrete high-rise condos, lofts, cluster townhomes, row townhomes, single-family houses and a few other categories of homes. But almost every home within each category was built the same way, with the same range of basic structural materials and even the same range of finishes.

Some builders offer options on finishes like ceramic tile designs and colours, flooring, paint colours, etc., but rarely do your choices extend much beyond choosing textures and colours.

Anyone who has built their own custom home, even if they didn't use a contractor and chose the trades people themselves, also knows that their choices were limited when it came to building materials, design options and construction techniques.

Why aren't your choices endless? Why can't you truly design your own style of home, even when a production builder is building it?

An architect friend recently told me about his plans to build a small development consisting of row townhouses where he hopes to build little more than the outer shell of the building, allowing the ultimate purchasers to customize the interior. He hopes buyers can decide where their demising walls are located, what materials they use to finish the interior and what type of fixtures they use to customize the home.

He hopes to offer the homes for sale at prices 20 to 30 per cent lower than most finished homes of a comparable type. He will even arrange with a building supply store to design a package of finish materials at a set price.

His greatest fear in achieving such a development is not the fact that the market may reject such a radical approach to home building. In fact, he believes the lower price combined with the flexibility in design will have buyers lined up to purchase.

His fear is that he will not be able to meet the building code requirements for an occupancy permit.

The health and life safety provisions of the building code in this province and probably the rest of the country are so stringent that they require a new home to be almost completely finished before it is occupied. Meeting the code requirements with a home finished only as a shell would likely be next to impossible, making it difficult for purchasers to live in the home while they are finishing it.

Strata regulations in multi-family developments also often restrict the kind of construction activity that might be required to finish a home. That's where the option of fee-simple townhouses might offer an alternative, allowing individual property owners to do whatever they want with their own property, so long as they meet local laws.

With home prices at such high levels and with the kind of technology that permits such a wide range of construction materials and building techniques, perhaps it is time the building code was changed to allow people to occupy their homes while they are finishing a custom interior.

Would you buy a new home that was only partly finished, given the option to finish it over time at your cost? Let me know by e-mail.

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