

Enlarging a home? Here's some advice

By Lynda Nykor

MARKHAM — That cute little bungalow you brought your first bundle-of-joy home to is now bursting at the seams. It's got teen-agers playing records in every room, the closets explode outward when you open them, there isn't a nook or cranny you can find for a quiet cup of coffee.

But with mortgage rates at their present high level, you shudder at the thought of trading up to a larger house. And those teen-agers don't exactly welcome the notion of moving to a strange new neighborhood.

A growing number of Canadians are finding that an addition to their present home is filling the bill.

It's a solution that allows you to get exactly the kind of space you need. By knocking out a wall and building on, you can not only add an extra room or two, but enlarge a kitchen or living room at the same time.

It's also possible to schedule construction for a time when most building isn't booming, in early spring or late fall. Costs may be considerably less if you're willing to wait for a slack time in the industry.

There are a number of dos and don'ts to take into consideration before starting.

Joe Silver, zoning examiner for the Town of Markham's building inspection department, suggests the contractor you choose should be willing to supply the

names of five previous customers. Go and examine the work he's done for them, Silver says, and ask whether it was satisfactory.

Since Markham doesn't license contractors, this is a wise precaution. If you decide to employ someone from Metro Toronto, of course, he should have a Metro licence number. Ask to see it.

Silver also suggests doing what a number of people have done — have a contractor put in foundations and enclosing walls for you, then finish the interior yourself to save money.

Once you've chosen a reliable contractor the next step is to have him draw up a plan and submit it to the building inspection office, where the first concern about a proposed addition is whether it contravenes any zoning bylaws.

An addition can't be approved if the total building is going to take up one-third or more of the lot. Proximity to lot lines is also a factor governed by zoning bylaws.

Safety is the important consideration, and if major structural changes will make the dwelling unsafe, the permit won't be approved.

As soon as construction is underway it's the responsibility of both you and your contractor to notify the building inspector when you're ready to pour the foundations. The inspector

will make a point of being on hand when this phase of the work takes place.

He'll want to make sure the concrete is far enough below ground level to prevent frost damage, an occurrence that can crack and heave walls and cause damage to the whole finished structure.

You'll probably advance your contractor a certain percentage of the total agreed-on price so he can purchase materials. But don't make the mistake of paying the whole amount till the inspector gives the job a final seal of approval. Hold back some funds till any necessary changes are made.

If you decide to put a fireplace in the new room, the Markham building inspection department can give you information on how it should be constructed. Problems with this particular item may not show up for months after completion of the job, so it's nice if you know how it should be done.

But suppose you decide on this bright, shiny, new addition and then find you can't afford the price of a contractor?

If you're the handy type that isn't at all fazed by the thought of knocking out exterior walls, then go ahead and plan to do it yourself.

There's help available from a number of sources. Don't overlook your local library. Tradesmen you buy materials from often know the best ways to use them. (While

you're talking to them, investigate the possibilities of getting materials at a discount if you promise to buy a certain amount from one particular store or lumber yard.)

Draw up your plan and submit it for inspection. If there are difficulties for which you can't see solutions, see the inspectors, all of whom have backgrounds in the construction industry.

John Huismans, building inspector for Central Mortgage and Housing Corporation, says CHMC offers two free books to anyone thinking of building. One, *Wood Frame*

Construction, is a detailed guide to all phases of constructing a home.

The other, *Residential Standards*, tells everything you wanted to know but were afraid to ask about the requirements of the Ontario Building Code. A phone call to 781-2451, to the inspection department, will have them on their way to you.

If you're thinking about ways and means of financing the project, use the same number and ask for the lending department. Cyril Ware, loans officer, will be happy to send you information on whether or not you or your addition qualify for

CMHC funding. Their home improvement loan may be just what you need.

Banks are another source of financing, and Lynne Russell, manager of a Thornhill branch of the Bank of Montreal, suggests four alternatives:

You could refinance your present mortgage to

include the amount you need for construction. Through the bank, you might qualify for an NHA government mortgage at the comparatively modest interest rate of 11 3/4 per cent.

A second mortgage is another possibility as long as the total financing on your home won't exceed 75 per cent of the

appraised value. In this arrangement you have the option of prepayment with no penalty.

A home improvement loan, which some homeowners prefer since it requires no appraisal and is not secured by the house, is a practical option. If taken out for less than five years, it

costs only 11 5/8 per cent.

If you're unable to qualify for a home improvement loan and don't like the idea of adding more mortgaging debt to your house, you might think about a personal loan. These come high, at anywhere from 13 1/2 to 14.9 per cent, but they do save you the cost of appraisal and legal fees.

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