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### **Divide and Conquer**

**It lacks sex appeal, but severance is the “in” operation for many homeowners, Antonia Morton reports**

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Jackhammers are tearing up my basement floor, digging a trench from one end to the other. Another crew is ripping out my kitchen ceiling, to get at the pipes in the bathroom floor above. And on the front lawn, bulldozers are hauling away earth and rock to create a six-foot deep ditch.

It’s chaotic, noisy, dirty and expensive, but I’m thrilled: this is a major step in the operation that’s going to boost the value of my property some 30%. It will essentially put more than \$100,000 into my pocket, even after paying all those workers.

Like a few other lucky homeowners, I have a two-unit property—known as a “side-by-side double,” a common configuration in older neighbourhoods. I bought the handsome old stone building two years ago, living in one half and renting out the other. Then I realized that if the City of Ottawa could be persuaded to view it as two separate residences, I could sell the second half rather than renting it out. Goodbye to repair bills and property taxes; hello to a big whack of money!

More and more people are having that epiphany nowadays—such as John King, who owns the same kind of building in the Civic Hospital area. “I realized that the building as a whole isn’t worth as much as the two units are individually,” he says.

That plan was also what motivated Carlo Zucconi, who’s working on a more complicated division of the infill property his elderly parents own on Lebreton Street. And the same goes for Cornell Popyk, in the throes of splitting up the Bayswater Avenue building that’s been in his family for 30 years. “I noticed a lot of other people doing it in this area, and that was just the impetus I needed,” he says.

Such homeowners are sparking a trend in the legal operation known as severance. "I think the numbers have definitely gone up in the last two years," says Martin Vervoort, chair of the city's Committee of Adjustment, which handles severances. "One factor is certainly the buoyant real estate market, which allows people to get a better price for property they sever and sell."

Steve Ambrose, infrastructure approvals officer for the city, sees about 300 severance applications a year cross his desk. "The numbers have definitely gone up, in my experience, but then I'm mostly involved in the central area, which is old Ottawa," he says. "That's busier, because there are more of the old semi-detached houses."

The bad news, for anyone contemplating it, is that a severance is a) pricy, and b) seriously lacking in sex appeal. Unlike other ways to add value to property, such as a really snazzy renovation, the operation is mostly invisible: the building looks no different at the end. The process usually involves nothing more exciting than tedious legal requirements, and mundane construction chores.

Take Mr. King's property, for instance. Like many older units, including mine, his building is like Siamese twins: two bodies, one set of plumbing organs. When it was built, more than half a century ago, city planners had much simpler requirements for builders; and so the side-by-side double has only one outlet pipe connecting it to the city sewer.

That's a no-no today, explains Mr. Vervoort: modern zoning laws require every residence to have its own hookup. "By far the most common situation we see is that a separate sewer line is needed, and sometimes water services too," he says.

So being granted a severance isn't just a matter of filling in complex application forms and paying the city a sizable fee. And the fees are hefty: a standard application now costs \$1,325, excluding the cost of a land survey—and if you need to apply for a minor variance as well, that's another \$725.

The odds are good that you'll also have to do some physical reconfiguring, generally calling for at least two crews of contractors: one for inside, one for outside.

Ken Brown, a veteran of 36 years in the excavation business, now gets calls almost every week to look at severance jobs—nearly always running new sewer pipes from the house foundation to the main city pipes, out under the road. "Some older homes often have a branched line for their incoming water services as well," he says. "We have to take out that branch, and install separate lines to each unit."

The below-ground work is simple compared to what has to happen inside, though. A separate "downstack," or sewage pipe, has to be fitted into whichever side of the building doesn't already have one. It has to link all the existing plumbing fixtures, from

the top of the house to the bottom, wherever they may be; and it must also somehow be worked into an architecture not originally designed to accommodate it.

That's a task that calls for creativity and finesse. Andrew McPhedran, of SARP Sewer-Matic, has overseen his share of them—many as project manager, coordinating the efforts of the various crews. He's intimately familiar with the challenges. "There's a lot of planning and responsibility involved," he says. "You're working with a number of unknowns—when you can't see the infrastructure of the house, you can't always predict what problems you may meet."

The bottom line for the householder, of course, is that nothing falls down or leaks; everything works the way it's supposed to; the new plumbing isn't ugly or intrusive; and everything is completely legal, with no corners cut. Mr. McPhedran emphasizes the last point. "Several city inspectors have to check out the work, so it has to be really good—everything done exactly according to the building code," he says.

Eventually, though, all the problems will be solved; the work will get done; the dust will settle; your floors and ceilings and lawns will be patched up again; and your wallet will be lighter by a truly amazing amount of money. (My own severance, by the time all the final bills had been tallied, cost me upwards of \$30,000.)

Then, once the inspectors have given their approval and the City grants the severance, the real fun can begin: looking for a buyer for the newly single property.

Although semi-detached homes have traditionally been undervalued, the current enthusiasm for infill development now works in their favour.

Sought-after neighbourhoods today tend to be the established ones, says Glenda Brindle, past president of the Ottawa Real Estate Board. "A semi-detached in a good central area will often sell for more than a single family home way out in suburbia," she points out. "As far as buyers are concerned, they can be closer to the city centre for a reasonable price."

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