



IF ONLY THERE WAS MORE AFFORDABLE LAND

Hi John,

It is with gratitude to you and others that I share the excitement coming our way from across the province and beyond. We're getting multiple inquiries and positive reviews about our tiny homes every day. People are finding out about us from friends and family, from social media, from our website, from small A-Frame signs placed at street corners close to our production facility, from browsing the internet, and from other sources as well. So many of you have told us that you are enamoured with the construction quality, roominess, and ergonomic efficiency of our prototype model home. And recently many of you have also communicated positive responses to our more than two dozen beautiful and welcoming new home designs. If you are one of those who has reached out to us with this enthusiasm, and especially if you are someone who is taking concrete steps toward designing and building your tiny home with us, we want to again say thank you. Your support inspires us and gives us confidence that we are on the right track.

Yet for every person that is succeeding in realizing this dream of living in a tiny home, we know there are many more who can't see their way past a dark and ominous impediment.

"Where do I put it?" they ask.

This has been the question we knew needed an answer from the start, when we first incorporated last year. More than just a question, it was a problem in search of a solution. And now that so many people are approaching us every day, we see the problem even more acutely. Hence the reason for our concerted efforts in finding, financing, and developing land for tiny homes. Now, to be clear, we haven't got it all figured out yet by any means, but we are working diligently at advancing creative, practical land solutions for those wanting to invest in a tiny home.

The tiny home land solutions we have envisioned thus far fall into roughly the following six categories:

1. Newly registered freehold and condominium plans of subdivision.
2. Four season tiny home communities where homeowners each lease a defined portion of

- the larger parcel of land.
3. Individual tiny homes on single infill building lots.
 4. Multiple (2 or 3) tiny homes on a single land leased building lot.
 5. Multiple (2 or 3) tiny homes on a single building lot with shared ownership of the lot via a fractional land ownership agreement.
 6. ADU (Accessory Dwelling Unit) tiny homes placed in the yard spaces of existing residential homes.

With each of these categories there are opportunities and challenges. In some cases the challenges far outweigh the opportunities. In others, we are making practical headway and see our way clear to effective near-term results.

Here's an example of one solution that may work for some, and certainly seems workable from our perspective:

An investor buys a building lot in a small town close to a larger city. The municipality agrees as part of a minor variance process to allow three tiny homes to be located on that building lot. Three equally sized tiny homes (similar to our 398 sq. ft. prototype) are purchased by three different buyers and placed on that building lot after having each entered into a 30 - 99 year land lease agreement with the investor owner of the land. The land lease agreement is drafted with provisions that protect the interests of both the land owner and the tiny home owners. The tiny homes are each financed individually at a current bank posted rate of 4.99% with a 25 year amortization. One tiny home purchaser has been approved with a 5% down payment, another with a 10% down payment, and another with a 20% down payment. The total monthly carrying cost for these purchasers, based on a combination of land lease, property taxes, and mortgage loan (including a CMHC fee on the two high ratio loans) are \$2,293, \$2,202, and \$2,009 respectively.

Now this is just an example, of course. But it is, we believe, one of a number of realistic and workable scenarios.

Now an important part of turning scenarios like this into reality is bringing various stakeholders together in a collaborative effort. To that end, in addition to building tiny homes, we're working on the land development side of the equation, talking to developers, land owners, investors, municipal building and planning officials, etc. These conversations are important, and have already helped us in the formulation of our plans. One of the things we've realized in these discussions is that they won't get past first base unless we establish a critical mass of interest in a given location. So for example, if we talk to enough people who express interest in a tiny home retirement community on leased land in Elgin County, or a tiny home plan of subdivision in Barrie, we know to focus our attention (and urgency) in these markets.

This is where you can play your part. If you know that you want to live in a tiny home, or buy a tiny home for investment purposes, and the land issue (where to put the tiny home) is an impediment for you, please make it a priority to dialogue with us about these things. The more information we have, the more capacity we have to connect the dots. Our hope is that together we can arrive at a solution that works for you and many others like you.

Anyway, that's just a snippet of what we're up to here at WhiteRock. There's so much more to share, I barely know where to begin. We'll leave it to that for the time being however.

In the meantime, if you're looking for land, be sure to click on any or all of the links below to residential building lots and/or other parcels of land for sale in various locations throughout Ontario. These links (provided by me in my role as Broker of Record at Home and Property Real Estate Ltd., Brokerage) will be a regular feature in our newsletters going forward, and will, if nothing else, give you a greater understanding of land values in various parts of our province.

Until next time, I hope you have a wonderful rest of the day and a fabulous week in the days ahead.

Sincerely,

John Zwart
Owner/Partner

RESIDENTIAL LAND FOR SALE

(Click on any of the links below)

[Brantford to Niagara](#)

[Waterloo to Windsor](#)

[Frontenac](#)

[Grey - Bruce](#)

[Lennox - Addington](#)

[Huron - Perth](#)

[Ontario North](#)

[Peterborough - Northumberland](#)

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