

Joyce M's story below

I was born in Winnipeg in 1928, and moved to Vancouver at age 10, where I remained until retiring in 1993. My husband and I lived (and paid taxes) in Vancouver. Our children went to school there.

In 1980 we began long range planning for our retirement; spending several months at our summer cottage in Howe sound, selling our Vancouver home and buying a small apartment to winter in Vancouver. We bought the condo and rented it until our partial retirement and sale of our house. In the interim my husband had increasing heart problems and surgeries making the remote summer cottage no longer a feasible option. We moved Gibsons as our principal residence with the condo our Vancouver base.

Our loyalty to Vancouver, family and friends and our medical and dental needs there, determined us to keep those services and memberships. Having chosen Gibsons, the most readily reached of the options considered, but limited by ferry access, we planned to spend several days a month in Vancouver. Keeping the condo as our second home was a logical part of that plan.

We (and now I), have used it extensively for specialist medical appointments, treatments, surgical follow-up time, visits with family whose small homes do not have space to accommodate, and seeing long-time friends. I use handy-dart to get around. In addition, I have formed supportive friendships with people in the condo building. At age 89, I value the stable environment that is provided by the condo. Everything that I will need in Vancouver is there: medications, food in the fridge, clothes, books, TV, landline phone, and help, should I need it. A hotel would require a good deal more effort and less security. When my health fails further, I may have to return full-time.

Why not pay the penalty? As a loyal, tax-paying Canadian for over 60 years, I believe it to be very unjust to penalize me for using my second home. There has never been any consideration of it being an investment. Secondly, it would be difficult for me to afford the yearly tax levy on fixed income. As an older building, there have been several major repairs recently, including an elevator repair.

In conclusion, I will, in all likelihood and with reluctance, have to sell. The big problem is clearing it out. In addition to furniture there are books, painting, and business files as well as numerous dishes from the Vancouver house that are precious mementos. I definitely will not rent it for several reasons, including the burden of clearing out, that would be equal to the selling.

Joyce M (Gibsons, BC)