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## It's a family affair: how to create a home for every generation

Unaffordable housing and soaring care home fees have made multi-generational living appealing to many - and the pandemic and the lockdowns since last March have only heightened that, writes Helen Crane

Thile lockdowns have torn us apart from loved ones, they have also helped to bring together some families. More than a third of us now live in a multigenerational household, according to the insurer Aviva. This is mostly down to "Boomerang children" - nearly two in five of these set-ups include adult offspring staying at home with their parents, financially unable or perhaps unwilling to move out.

The pandemic has exacerbated this trend, as children have given up pricey rented flats to return to the family nest. Two-fifths of 18 to 34-year-olds have, or are planning to, return to their family home, either temporarily or permanently, according to comparison site Compare the Market.

The "granny annexe", hosting elderly relations, has long been popular but the proportion of older relatives living with their children has grown in recent years, in part due to the pandemic. They now account for 14pc of multi-generational households, according to Aviva, up from 9pc in 2016. Many have moved in with family because they don't want to live alone but would rather avoid going to a care home, particularly due to the pandemic, but also because of the crippling fees.

In recent years, annexes have risen to the top of many buyers' wishlists. These are still rare, however, with fewer than one in 600 homes having an annexe, according to research by estate agency Savills.

For some, having family members move in means they can stay at home and don't have to downsize even when the house gets too big. Kenneth Webb, 83, decided to build an annexe at his home in north Norfolk three years ago so that his son and daughter-in-law could move into the main property. Recently widowed, he didn't want to look after a big house on his own - but he also didn't want to leave his beloved

He sacrificed his vegetable patch to make way for his new home, which was built by annexe specialist iHus. it has two bedrooms, a lounge, kitchen, bathroom and utility room, and cost £125.000. He funded it through the sale of the main home to his son. He said: "It's every bit as good as a bungalow that would cost £350,000."

The average iHus takes six months to plan, build and fit, according to James Lund-Lack of the firm. "If the



**≺** HAMPSHIRE Oakhanger

PRICE

£2.495m

AGENT Savills

This barn conversion has five bedrooms. plus a separate wo-bedroom cottage.

> SUFFOLK Bury St Edmunds

PRICE £1.25m

AGENT Savills

This former rectory has five building is being lived in all the time, it needs planning permission," he said.

We also have to comply with building control regulations, which are the same as any new home: services, structure, fire, ventilation, groundwork."

His firm has a 90pc planning success rate, and according to Mr Lund-Lack most councils will grant permission as long as you "keep it sensible" and avoid building something that takes up most of your garden or is bigger than the

It could prove to be a savvy investment, too. Nick Ferrier, of estate agent Jackson-Stops, said he was expecting a surge in demand - and values - for prop-

main house.

THE GRANNY ANNEXE

erties with annexes this year. "Annexes will be highly sought-after and valued throughout 2021. They have been a saving grace for many who wanted to be close to elderly parents to offer support and company during a difficult year," he said.

Will Peppitt, of estate agency Savills, said: "It is hard to gauge a figure of added value, but simpler to say that for many buyers, without an annexe or the ability to construct one, means a property might not be of interest."

The cost of building an annexe

varies very widely, and depends on location. Churchill Home Insurance found that the average annexe costs nearly £7,000, but can add as much as £91,000 on to the price of a property. But Tamsin Bryant, of architecture firm Adams + Collingwood, said the cost in the South East was be at least £250 per sq ft. That means a 400 sq ft structure would cost about £100,000.

Ms Bryant said that, designed well, they do add value, especially in the capital where space is at a premium.

## Without an annexe or the ability to construct one, a property might fall off buyers' lists'

'If you create something for £250 per sq ft and sell it for £500 per sq ft that's a very good investment."

There are also potential tax savings for buyers. If you buy a property in England worth more than £1m with an annexe, you could save tens of thousands in stamp duty thanks to multiple dwellings tax relief. Rather than building a separate annexe, other options include extending your existing home, or converting an existing cellar, attic, garage or outbuilding.

For Abi Mahdavi, living with three generations came about due to an accident. Her mother, Annie, broke her back and ankle and the family rallied around. Mrs Mahdavi and her husband Soroush decided to redevelop her mother's bungalow in Marlow, Buckinghamshire, creating two houses in

Mrs Mahdavi said: "Most of the time it is harmonious - my mum and husband are always on a team against me.

They have put it on the market with Savills for £2.1m, as all three generations want to move to somewhere more rural.

Ms Bryant's advice for anyone wanting to add value by creating a multi-generational home is to keep the space flexible, so it can be adapted over the years. "It may be a nanny flat for when you have young children, space for a teenager returning home from university, and then a flat for elderly grandparents," she said.

Emma Lowndes, 54 - a marketing director, advocate for Carers UK and blogger at Maud & Mum - converted half her double garage and used some surplus land to move her mother-in-law, Marj, into her home in Buckinghamshire.

Ms Lowndes said: "I think we approached it without thinking enough about what Marj's needs might be in five or 10 years' time. We put in a big kitchen, and she now doesn't do much cooking, and we are taking out the carpet in her bedroom because it is hard to push a wheelchair on."

For Ian Mather, who currently lives



## THREE GENERATIONS IN ONE HOUSE

*Moving in my* mother-in-law meant she had her own space, but we were always nearby to keep her company?

Ian Mather, with his mother-in-law, Jean Ellis, daughter Lindsay Mason, and granddaughter Grace



Mum used to be a teacher; so she has taken on helping me to homeschool the kids, which has been fantastic

Abi Mahdavi, right, with husband Soroush, children Reign, Ariya and Jonah, and their grandmother



in a house in Filey, North Yorkshire, with his mother-in-law, Jean Ellis, multi-generational living was such a success that the family are continuing it in another home. He is now selling his home through Jackson-Stops, for £575,000, to downsize after his wife died last year.

Mr Mather said: "My daughter suggested converting her garage and building a small extension so that she can move in with her instead.

"This means that my mother-in-law, who is 87, is not living on her own and has support on hand when she needs it. On the flip side, my daughter has a babysitter on hand at all times.



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