

## **BEFORE**

"A few years ago, I bought a big house on some property in West Kelowna," said Lori Pinnell. "I had a job on the west side and my daughter was studying nursing, so she and her husband moved in with me. That situation helped me decide to buy the property in the first place."

However, once her daughter finished her degree, she and her husband and their daughter moved, and Lori was left alone in this big house on a big property. And she asked herself, "How do I stay here? How do I afford this? How do I maintain it?"

Lori started considering her options. Since she couldn't manage the house and property on her own, she thought about renting the house to someone else. She needed to be creative: "I guess I could convert the garage into a tiny house."

It wasn't a bad idea.

At the same time, her daughter and family weren't completely satisfied with their new living situation, and they were also expecting their second child. So Lori said to her daughter, "Why don't you come back? You take over the house and I'll renovate the garage and live there."

Lori started the process of planning a renovation. She talked to her son and his friends in the construction business about the possibilities. It all looked doable. She talked to the bank about a home improvement line of credit. But everything seemed to move slowly, and then it just stalled.



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In the meantime, Lori started to explore other options online where, for the first time, she was introduced to the discussion of modular homes vs traditional construction. That's when she found Chaparral, a family-owned and -operated modular home company right in Kelowna. Lori was guickly intrigued by the benefits of modular homes, and was immediately impressed with Chaparral.

"Actually, there were two companies that I found online," said Lori, "but Chaparral was clearly the one that caught my attention."

When she shared the idea with her daughter, they did some further investigating together and confirmed that Chaparral was the better option. "We didn't even get a quote from their competitor," said Lori. "We went straight to Chaparral. We just liked what they offered."



## **DURING**

Since Chaparral was a local company, Lori and her daughter immediately took the opportunity to visit the factory. That's when they met Julie Russell, Residential Sales, who walked them through the show home and gave them some initial ideas of costs.

"Two things were important to us," Lori emphasized. "Chaparral's history—they've been around for a long time. And they're local—right here in Kelowna, which is a huge advantage."

Beyond that, Lori said it was the quality of both the product and the service that impressed her about Chaparral. "I knew that I was in good hands," she said. "Their attention to detail is amazing. You can



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tell that they've been doing this for a while."

Since Lori was working full-time, she asked her oldest daughter to help manage the project. "My daughter met with Julie. They chose everything to quote on. Then Chaparral came back with a quote, and we felt really comfortable with that."

Lori made it clear that working with Chaparral was easy. "You don't have to do much work," she said sincerely, "because they do all the work. They've got all the forms, and they know all the questions to ask. That side of it is seamless."

Once the decisions were made, Chaparral went to work, and they kept in touch with Lori and her daughter. "They put us in their queue, and they gave us an idea of the timing (which was spot on). The only interruption was the Kelowna fires, which was terrible, of course, but out of our hands."

However, after the smoke cleared (literally), Lori was more than ready to move forward with Chaparral. With full confidence, she put down her deposit and looked at what was next. Unfortunately, on her next step, she met a roadblock.

When she approached the City of West Kelowna, they said that their bylaws prohibited a modular home on her property. "It was an old bylaw that didn't allow for this type of build," she explained. "The City considered this type of home to be in the same category as a mobile home, which it clearly wasn't."

So, Lori, her daughter, and her son-in-law went to three City Council meetings to lobby for a change in the bylaw. "We went to the meetings in October, November, and December to seek approval for a variance, so that homes like this could be put on properties like this. Finally, we got it approved and it's a first in West Kelowna!"

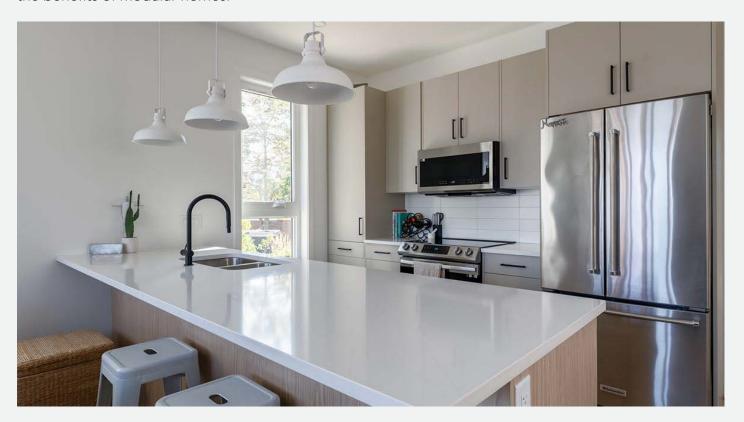


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According to Lori, many of the city councillors were supportive of her request for a change. They recognized that it was an old bylaw that didn't account for new housing options. But Lori also emphasized that the quality of the homes that Chaparral was building, according to the BC Building Code, was also a big factor in convincing the Council to give approval.

"That was a big deal," Lori said. "But now we've helped pave the way for other people in West Kelowna who are desperately trying to meet housing challenges and might be open to considering the benefits of modular homes."



During the process, Lori was encouraged by city councillors to talk to her neighbors, so they wouldn't be surprised by any changes. "I actually went and talked to each of my neighbours," Lori said, "which was not only a great thing to get to know them all, but my neighbours loved the idea that I could stay in the neighborhood and have my kids come back too."

When the permit from the City finally arrived in January, Lori was thrilled to move forward. For her, the drawn-out process only emphasized how accommodating Chaparral had been. "The house was actually completed in their factory in October," she explained, "so they just kept it ready on their lot, which was very gracious of them. They didn't pressure me at all."

Of course, although the modular construction was complete and the permitting was done, Lori still needed to arrange for the city services of water, sewer, and electricity.



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"That was a whole learning curve in itself," Lori said. "People need to educate themselves ahead of time about their property and knowing what services they require. It's all underground, so we don't think about it, but it's a lot of work to bring in those services."

Again, Lori talked about how well Chaparral prepared her for this stage of the process. "The plans that Chaparral provided outlined where each of the services needed to be, so I didn't have to make those decisions. The City just needed to bring the services to those places."

The process, however, took time. It was another three months before all the necessary services were finalized, so it was late March by the time the property was ready for the delivery of the home. "Seven months in total, I guess," said Lori, "from when Chaparral had completed the construction and when I was actually ready to receive it. The people at Chaparral were great. They knew what I was dealing with."

According to Lori, Chaparral gave her assurance along the way, making sure that the home was being cared for, and not being negatively affected by the cold weather through the winter, to prevent cracking or corrosion.

"And then, finally, the day came," Lori recalled. "Chaparral had it on a truck early in the morning. They brought it over the bridge at 4:00 AM, and then up to my property. It was so exciting to see my new home arrive here on the truck."

However, by the time the crane operator arrived, the wind had picked up, which stalled the process. Chaparral's workers took the necessary precautions and took the time to double check that everything else was prepared and in place. Then they all waited for a break in the weather.

Eventually, it came. "All of a sudden, the house was up in the air and the crane operator placed it perfectly on its foundation," Lori marveled. "It was all so quick and amazing. Very cool to watch."

Once in place, Lori was amazed all over again by Chaparral's thoroughness to test all the measurements and make sure that the house was securely in place and all of the services properly connected.

"Even my neighbors were amazed," Lori said. "It was exciting for everyone, and I felt very good that we hadn't disturbed the neighborhood at all throughout the construction. It seemed to all happen that one morning."

The detailed inspection of the home by Chaparral staff continued throughout the interior. According to Lori, they were meticulous as they looked over everything. "There was some drywall cracking, which happens, naturally, in a move like that. But they took care of every detail, painting and patching wherever needed."



Once all the services were connected, all the inspections completed, and all final preparations finished, the appliances arrived, and the home was ready to occupy.

"Julie came to do the final walk-through," said Lori, "and she had this huge list. She tested everything to make sure it worked properly. She opened and closed every window and door, every drawer, every cupboard, just to make sure. She saw things no one else would see. She wanted it to be as perfect as it could be."

## **AFTER**

Within twenty days of the home's arrival on the property, Lori moved in. It was April 29, 2024. "Compared to the long wait that we had with the City bylaws, permits, and services, those last days before final occupancy went very fast," said Lori.

"I'm really happy," she said. "It's definitely a well-built home. It's not at all like a trailer or something. It's a very solid home."



For Lori, her situation is replete with benefits. She not only loves her new home, but she gets to stay on the property that she loves, and she gets to stay living with family. Whereas some of her neighbourhood friends of similar age are moving into condos in town, she gets to stay in the



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country and enjoy the space. "I don't feel deprived in any way," she said. "I share the space with my family, and I get to look out of my window and see my grandkids playing on the grass."

After a few weeks in her new house, Lori said, "We've had lots of people come by and look. One person was taking photos from the street, and so I asked them if they wanted a tour. One of my neighbours said to me, 'I wish we could do something like this.' I said, 'You can!'"

Lori is thrilled that people are not only interested in her home, but they're interested in the option that Chaparral provides. "It's new over here, and now, because of the process that we went through, it's an option in West Kelowna, and compared to condos in Kelowna, this is definitely a viable financial option."

Her house is 609 square feet, but with its high ceilings it feels bigger. "I know, I can't believe it. This definitely feels like walking into a home," she said. "Chaparral is just very smart about the design, with an ample amount of storage. The space is very accommodating."

Lori is also convinced that the whole approach is good for neighbourhoods, cities, and families. "I'm just so glad it was an option to stay in West Kelowna. Some of my friends are selling their properties and leaving. Not only can I stay, but my daughter and her husband are here too, with their daughter who goes to school across the street. And now they have another child on the way!"

When asked if she had anything more to say about working with Chaparral, Lori did not hesitate. "I feel so supported by John Pushor and Julie and others at Chaparral. I feel like I can just message them about anything to do with the house, and they're so responsive. If there's anything that needs attention, they will make the arrangements and have someone out the next day."

Lori made it clear that, since someone's home is probably the biggest investment of their lives, people want to deal with a company that gets that. She said emphatically, "Chaparral gets that. They didn't just sell me a product and now I'm gone. It actually feels like they want to see me happy, and so it just shows that they really like what they're doing."

In terms of meeting expectations, Lori stressed that she paid in the end what she was quoted in the beginning. "There was not one change from my quote," she said. "So I had no surprises. I didn't get charged extra for anything."

However, the memory that Lori most cherishes now is the day her new home arrived at her property. "I was out there in my pajamas watching it," she recalled. "I was so excited to see it arrive. Just like a big present, right? They just delivered this big, beautiful present for me and set it down in my yard."



## **NOTES**

