

A love story for lazy summer day

By David Hayes, Toronto Star, July 9, 2012



This is a love story about an apartment found, lost and found again. It isn't a fable, because there are no mythical creatures involved, just a miniature dachshund who writes guest blog posts. It is a tale meant to be read during the hot, hazy days of a Toronto summer.

In 2007, Michael Murray, an Ottawa-based freelance writer and humorist, met Rachelle Maynard, an ad agency designer and editorial illustrator in Toronto, online. They fell in love and Michael abandoned his contract as a film critic for The Ottawa Citizen to move into Rachelle's small apartment on St. George in the Annex. A friend told Rachelle of a larger apartment nearby so one day, the couple popped by.

It was a 1,500-square-foot two bedroom on the main floor of a Victorian home. It had 11-foot ceilings, original moulding, a hardwood floor and a back terrace the size of three starter condos. It was the first place they looked at and, at \$1,520 a month, a steal. Shortly after Murray moved to Toronto, the couple had a new home.

When I met Murray and Maynard a couple of weeks ago, they were happily living in this beautiful apartment, but in the intervening years they had given it up while on a quest to buy a home, managing to reacquire it only after being battered by the brutal Toronto housing market.

Murray is a compact, dapper 46-year-old who favours vintage suits and ties and sports Buddy Holly glasses. He has a blog (www.michaelmurray.ca) that is very funny, not least when he imagines conversations with Mayor Rob Ford or encounters with Ryan Gosling. Or when he permits Heidi, the dachshund, to post.

"We think of those first two years in this apartment as the first Golden Age," says Murray. "But to facilitate buying a home, we thought we'd move to a cheaper place to save some money."

Maynard, 33, is tall and blue-eyed with a mane of blond hair and a calm, matter-of-fact manner that suggests she's lovingly indulging her idiosyncratic husband. "We had just been married and everyone was telling us the next step is having kids and owning a home," she says. "We're working on a family but have decided that owning a home isn't a necessary prerequisite."

In 2009, in the interests of home-buying, they found an equally large apartment above a store on Queen East in Leslieville that was \$500 cheaper, money that would go toward a down payment.

"It needed a lot of work but it had the beautiful feeling of a place in Old Montreal," says Maynard. "It had wide oak floors, exposed brick and a fireplace." Unfortunately, it also had mice and cockroaches. It had been mainly painted black and graffiti and satanic images were scrawled all over the walls in a back room as though squatters had been living there. Rachelle and Michael pointed out all the necessary repairs to the landlord but when they moved in, nothing was done.

"We'd tell the landlord and he'd say, 'it's not my problem, you have to take care of it,' " says Murray. "We ended up having to call the city trying to get things fixed. It was a two-year nightmare."

Meanwhile, the couple was learning the realities of the city's 21st-century housing market. They couldn't find an entry-level home in downtown areas where they wanted to live listed for less than \$400,000. But these homes always went over-over-bid. They considered alternatives, like buying a large house with a couple of friends, but nothing worked out.

"We didn't want to buy a house and be poor for decades just to build equity," says Maynard. "There are other ways to build equity."

"Basically, we were outmatched; we just didn't understand the market," adds Murray. "So we decided to rent somewhere we wanted to live rather than buy somewhere we didn't."

Rachelle and Michael had helped their former Annex landlord find the tenant who replaced them, a woman employed by a foreign oil company who was doing postgrad studies at York University. Desperate to move, Maynard emailed her to say they regretted leaving their former apartment and asking her to let them know if she was moving out.

"I think I emailed her every three to four months," says Maynard, aware that as polite as she was, it might have seemed like borderline harassment. "Finally she told us that she was leaving."

The couple had just signed a lease with another landlord for a house in Little Italy, which they broke by paying a small penalty. They moved back into their beloved apartment in October of last year. The rent has gone up to \$1,895 but, frankly, they still believe it's a steal after what they'd been through.

We're sitting in their huge living room with its eclectic art collection; everything from a taxidermied impala head above the fireplace to prints and paintings by Canadian artists, dozens of retro toys and figurines and a turquoise Smith-Corona typewriter in a corner of the dining area.

Maynard says they're aware of how different their lives would be if they'd managed to buy a home: "On Saturdays, when a lot of our friends are going to Home Depot, we're playing tennis."

They tell me they have an unusual complaint about their landlord. "The only issue we've had since moving back in is slowing him down from doing more improvements," says Murray. "We thought the kitchen appliances were fine but one day a brand new stainless steel fridge and stove appeared. We were happy with the kitchen floor but he decided to rip it up and put in fancy black tiles"

But they concede this is one landlord problem most people can only dream of having.