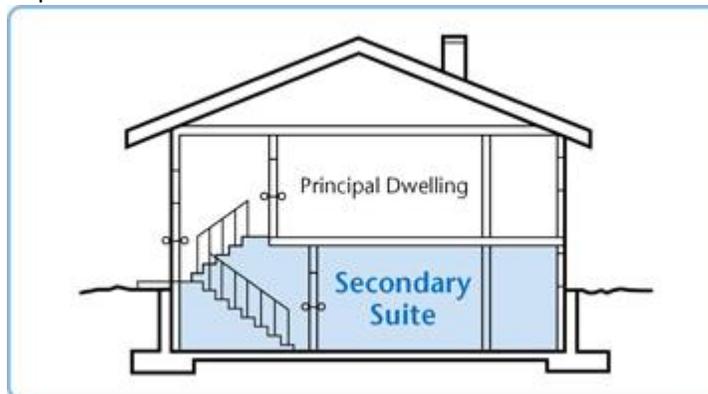


Considering a Home Addition? FAQ: SECONDARY SUITES

What is a Secondary Suite?

- A Secondary Suite is a separate dwelling inside a single detached house with separate cooking, sleeping and bathroom facilities.
- Secondary Suites must have an entrance separate from the primary house, either from a common indoor landing or directly from the side or rear of the house.
- A Secondary Suite can be created through the conversion or development of a basement or other interior space.



What are the Benefits?

- Secondary Suites provide affordable rental accommodation and can be developed relatively quickly compared to other forms of rental housing.
- Increases the value of the home.
- The rent that homeowners collect from a suite helps pay their mortgage, making home ownership more affordable.
- Seniors/fixed income groups have greater potential to remain in their homes. Seniors may feel more secure and have assistance with property up-keep through tenant agreement.
- In-Law Suites - Opportunity to provide children or elderly relative with opportunity for independence within same principle dwelling. Can provide an alternative to assisted living.
- Income Stream for Mortgage qualification - Legal Suites may be recognized by lenders such that they may assist in qualifying new home owners for mortgages.

Planning

Initial planning involves costing out construction, drafting a plan and ensuring that the proposed unit will meet the following:

- Zoning requirements, Property standards, Occupancy standards, Health & Safety requirements, Ontario Building, Fire & electrical codes.
- The City of Kenora's Building and Planning Departments can assist by reviewing the preliminary draft plan's compliance with the municipal criteria. Building permits are required for new secondary suite development and many renovations.
- Building Department: (807) 467-2020
Planning Department: (807) 467-2292
- www.kenora.ca

Financing

Financing options for Secondary Suites include:

- Savings
- Line of Credit
- Refinancing the Existing Mortgage
- For those who qualify, Ontario Renovates can provide up to \$25,000 per unit through a forgivable loan if affordability criteria are maintained for the tenants.
- Ontario Renovates KDSB Housing Division (807)468-5372 www.kdsb.on.ca



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KSAMHTF – HOUSING PILLAR:

The Housing Pillar acknowledges that housing is a rights based intervention and that all people in our community deserve access to safe, affordable, accessible, barrier-free housing with no preconditions for people suffering with addictions and/or mental illness.

If you want to know more about the Task Force, the work we do in the community, or how to get involved, please visit our website at: www.ksamhtf.ca for more information.