

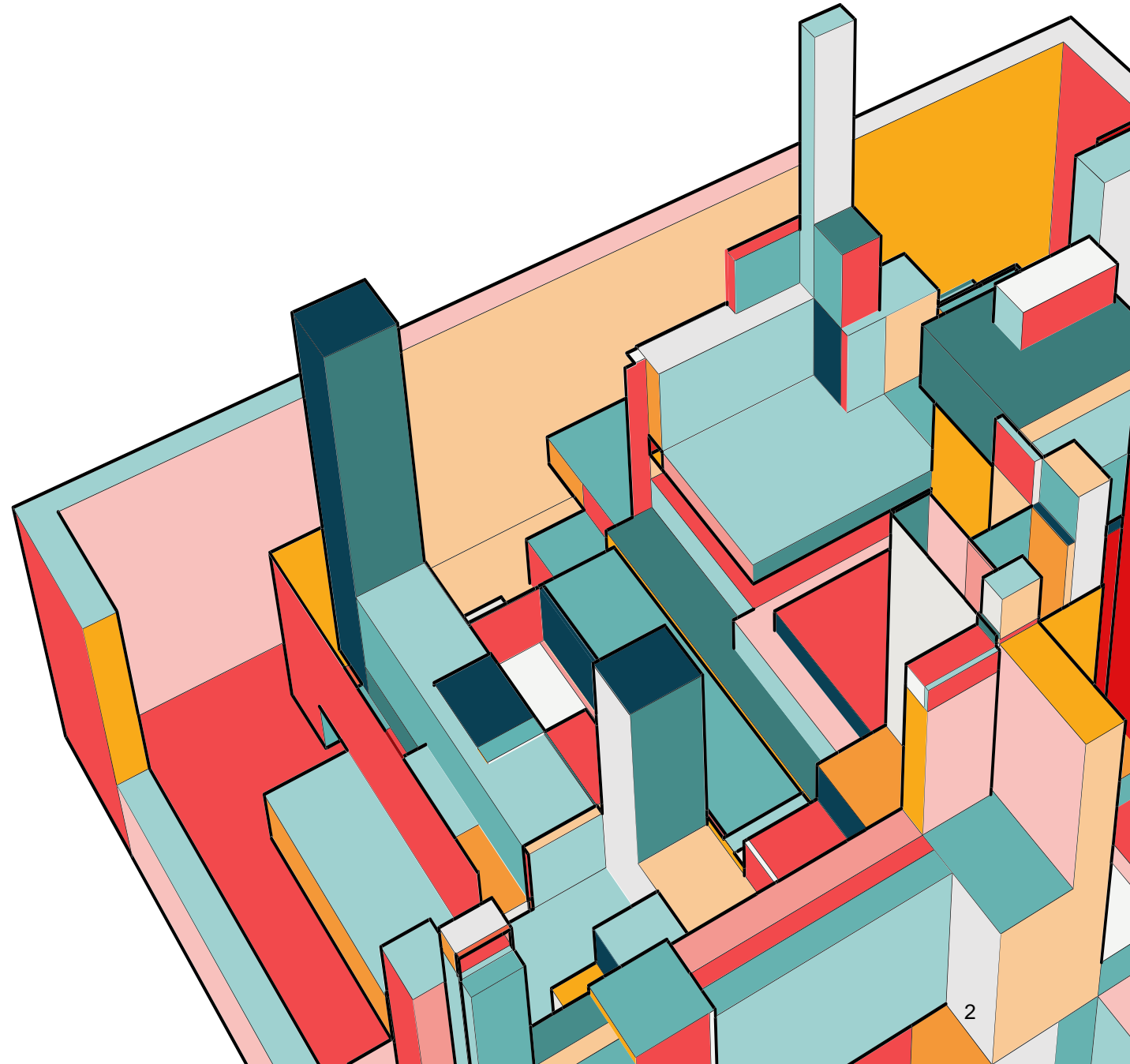
ACCESSIBLE SECONDARY SUITES PROPOSAL

A Preliminary Glance

By Jeannie Meyer, AAC Member

WHAT IS A SECONDARY SUITE?

- ❑ Self-contained dwelling unit with a private kitchen, bathroom facilities and sleeping areas
- ❑ Located in your house or on your existing property
- ❑ Can have a shared entrance or private entrance model





LINKS TO AAC

Goals & Objectives

1, 2, 3, 4, 5 & 6

Specifics

With emphasis of improving access to housing and promoting communication with all levels of government (in this case regional), this proposal also includes aspects of public awareness, inclusion, services and interest groups (ODSP/ CPP), identification of concerns, recognition of changing needs .

Proposal Idea

1. Communicate and inspire the region to develop an accessible secondary suite program.
2. Develop a complimentary program at the City of Elliot Lake level
**independent development regardless of regional program.*

WHY BUILD A SECONDARY SUITE?

PROS

- It helps ease mortgage pain
- It helps seniors age in place
- It provides ground-oriented housing
- It offers proximity to services
- It allows for the expansion of lower cost rental housing without the need for government subsidies
- It results in low-impact densification
- It allows for the expansion of lower cost rental housing without the need for government subsidies
- It results in low-impact densification
- It creates affordable housing
- It promotes smart development

CONS

- Lower than Expected Rental Income
- Initial Development Costs
- Noise/Shared Yard
- Property Insurance
- Maintenance

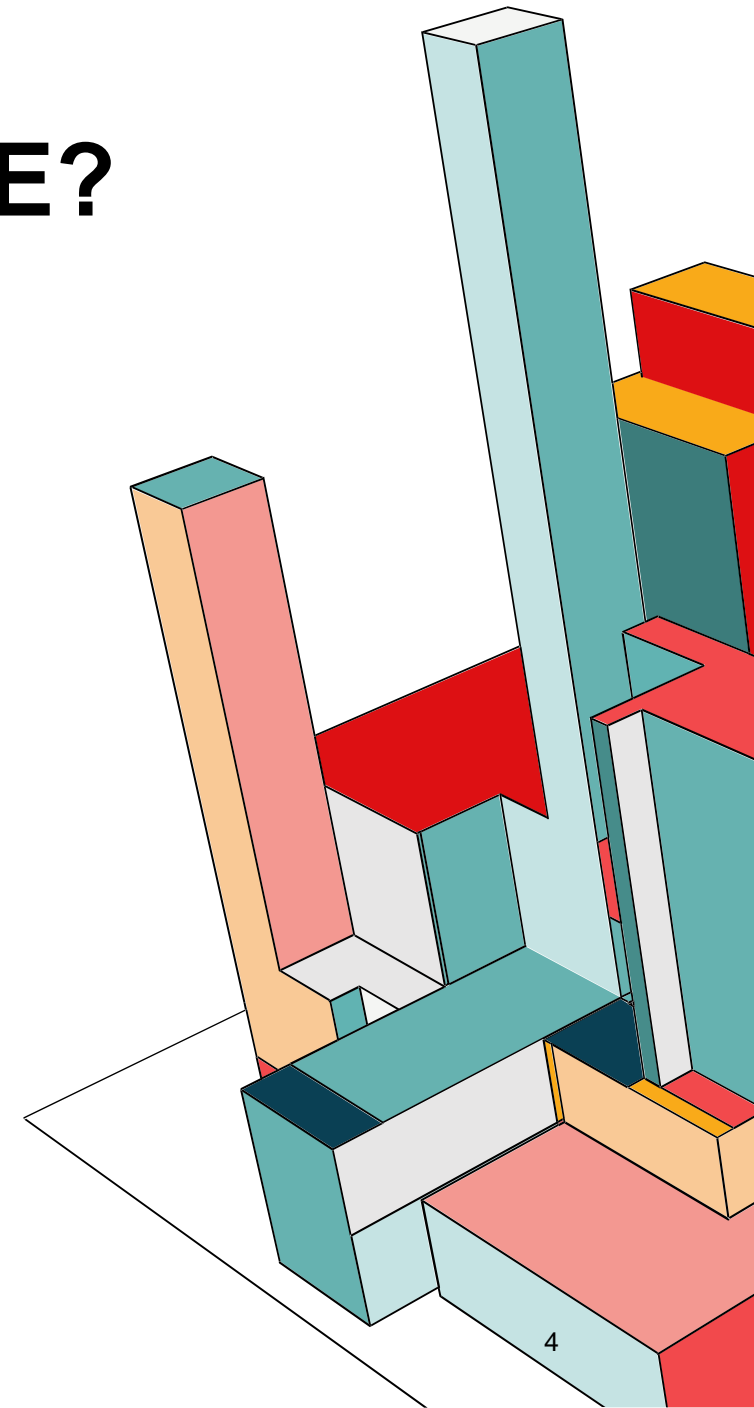
PROPOSAL CONSIDERATIONS

- No increase in property taxes relevant to the secondary suite development while occupied by a resident that is disabled.*

Providing:

- Meets AODA standards**
- Meets City of Elliot Lake standards**
- Meets Tenant Needs**
- Maintains costing accessible to ODSP**

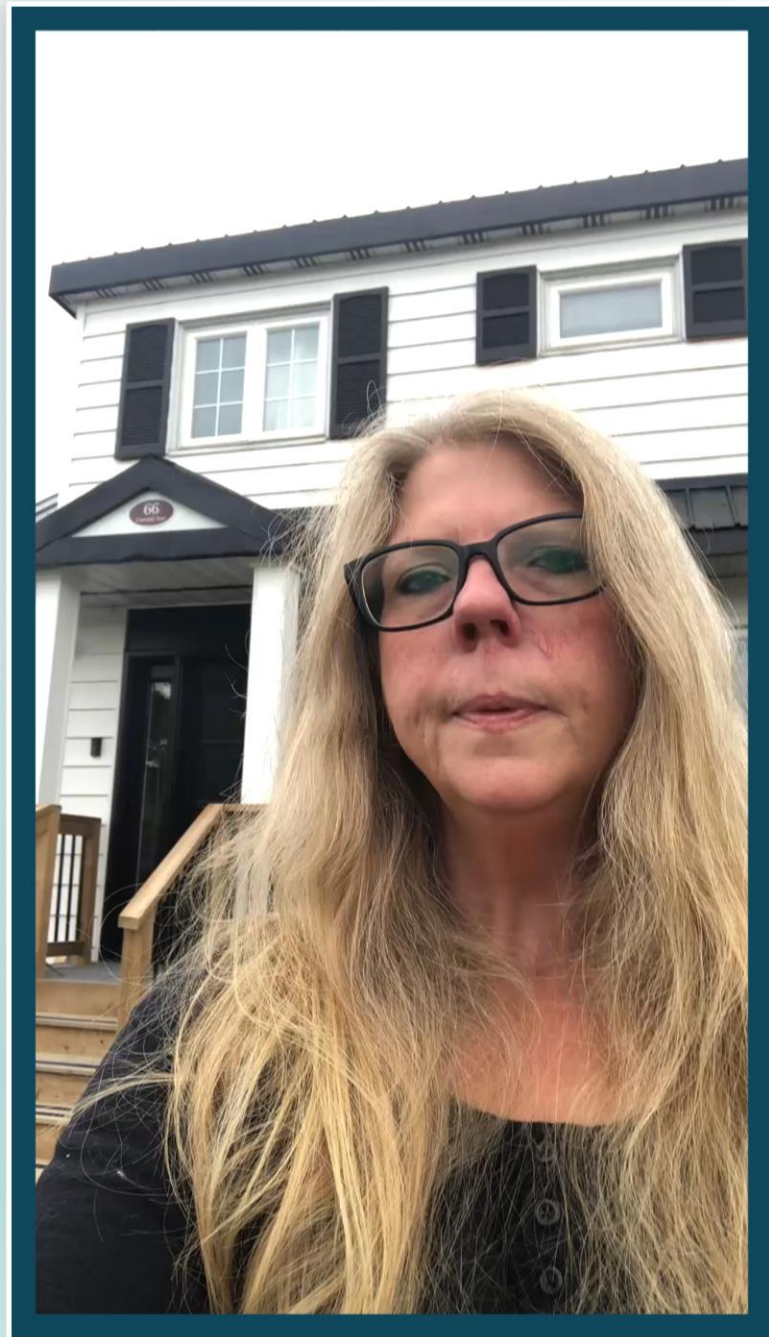
<https://showmethethegreen.ca/home/home-improvement/secondary-suites-granny-flats-2018-19-canadian-grants-11-renovation-tips/>



**VIDEO
WALKTHROUGH**

Welcome

Please note closed captions have not been reviewed.



CASE STUDIES

CMHC City Study Examples

More Found at: <https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/accessible-adaptable-housing/secondary-suites>

OTTAWA

“[A Secondary Suite] Does not change character of neighbourhoods and adds a small important component of affordable housing” – Planner, City of Ottawa

WASAGA BEACH

While acknowledging they haven't seen as much take-up as they would like (averaging approximately 9 units/year), it is adding to the rental housing stock and is diversifying the Town's housing supply.

MERRICKVILLE-WOLFORD

“The majority of second units are developed to accommodate an aging parent” - Municipal staff, Village of Merrickville-Wolford



REGIONAL DEVELOPMENT

ALGOMA / SUDBURY

Currently, I cannot locate any regional programs for secondary units in either the Algoma or Sudbury regions.

EXAMPLES FROM OTHER REGIONS

Multiple Ontario regions offer incentives for secondary units, and some provide additional benefits for accessibility suites and/or ODSP/ CPP-D recipient tenant rentals.

REGIONAL EXAMPLES

- Waterloo
- Simcoe
- Kingston
- Niagara
- National** On-Reserve Program

WATERLOO (DEC 2021)

OVERVIEW

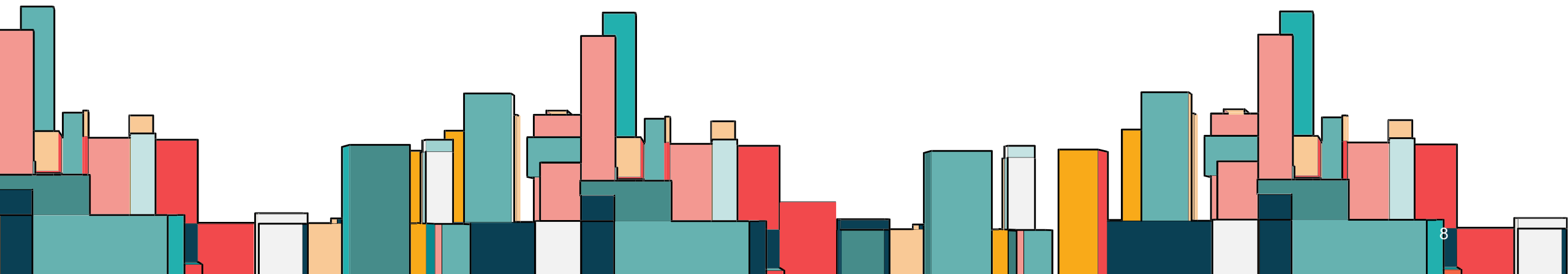
“There is a maximum of \$25,000 per secondary suite as a fully forgivable loan. Secondary suite creation or repairs and accessibility modifications up to and including \$25,000 must be secured by a promissory note. If funding exceeds \$25,000, a mortgage will be required to be registered on title.

“

ACCESSIBILITY SPECIFIC

“The maximum loan amount for accessibility modifications, if required, includes a grant portion up to \$5,000 that does not require repayment.”

https://www.regionofwaterloo.ca/en/living-here/resources/Childrens-Services/Ontario_Renovates_Secondary_Suite_Fact_Sheet-Accessible.PDF



SIMCOE (JUNE 2022)

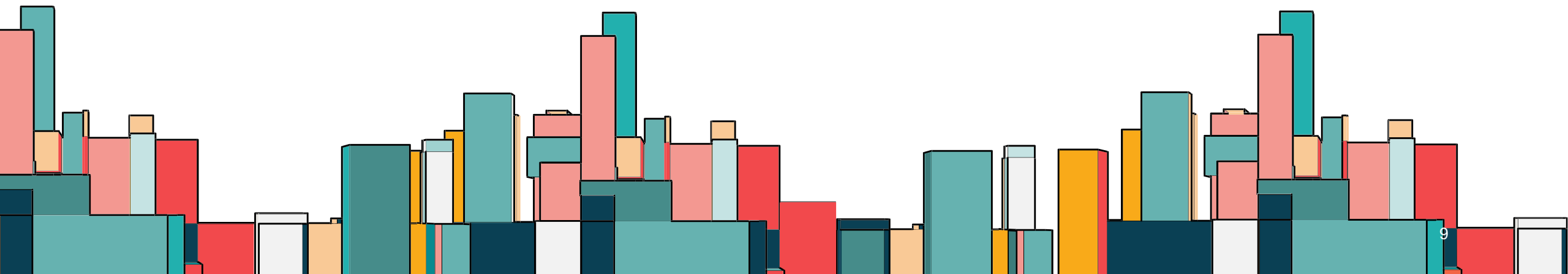
OVERVIEW

“There is a maximum of \$30,000 per property. Applicants may access funding for the creation of up to six separate projects, subject to prior approval “

ACCESSIBILITY SPECIFIC

“Grants up to \$5,000 for permanent modifications to the secondary/garden suite to improve accessibility”

<https://www.simcoe.ca/SocialHousing/Documents/Fact%20Sheet%20-%20Secondary%20Suites%20June%202022.pdf>

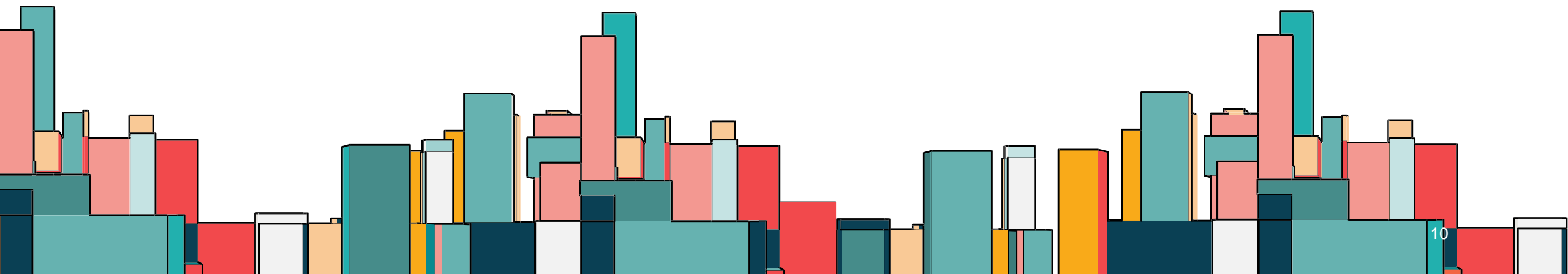


KINGSTON (SEPT 2019)

OVERVIEW

“The grant provides a forgivable loan of the lesser of \$15,000 or 75% of the costs associated with developing a second residential unit. Funding will be provided to owner-occupied households who create a second residential unit and commit to providing the unit at an affordable rental rate to an income qualified tenant household for a minimum five-year affordability period. “

<https://www.cityofkingston.ca/residents/community-services/housing/programs/secondary-suites#ssgrant>



NIAGARA (JULY 2013)

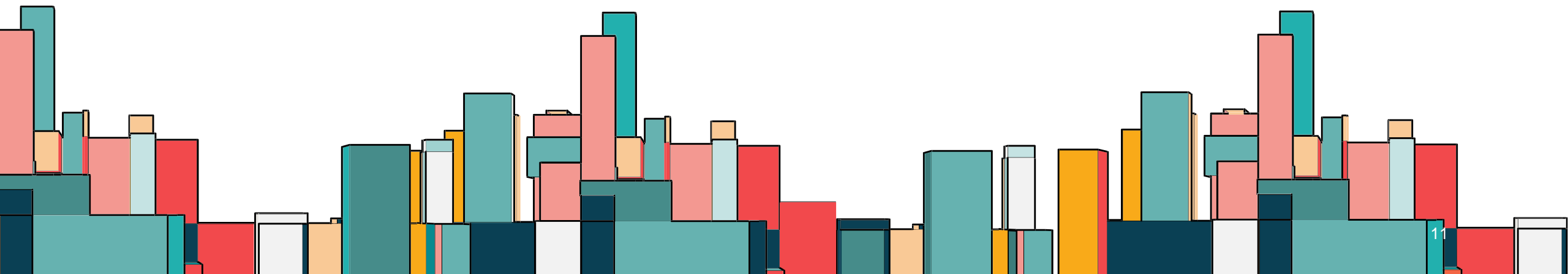
OVERVIEW

“Funding for secondary suites is up to a maximum of \$25,000 per homeowner (includes a grant portion up to \$3,500 for accessibility modifications, if required), and is in the form of a fully forgivable loan, which is written off at an equal amount over a 15-year period, provided that the homeowner follows the conditions of the Funding Agreement.”

ACCESSIBILITY SPECIFIC

“(includes a grant portion up to \$3,500 for accessibility modifications, if required)”

<https://www.nrh.ca/pdf/Homeowner-Secondary-Suite-Fact-Sheet.pdf>



RESIDENTIAL REHABILITATION ASSISTANCE PROGRAM (RRAP) – SECONDARY/GARDEN SUITE ON-RESERVE

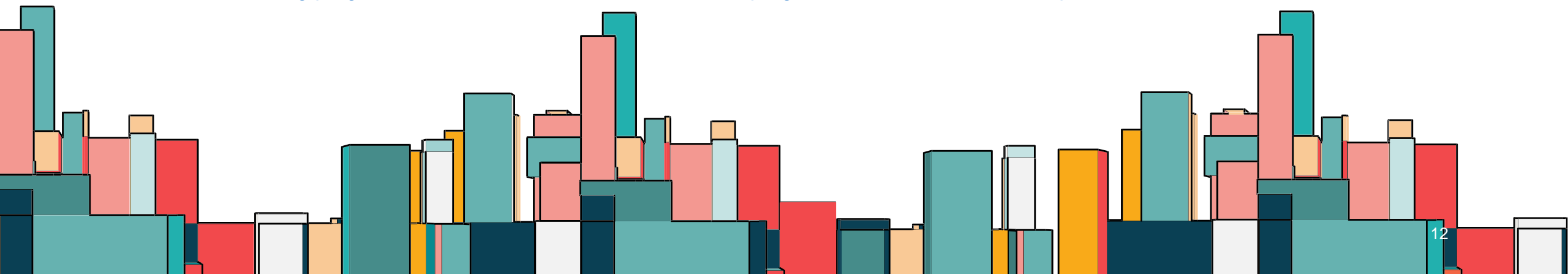
OVERVIEW

“We will provide up to \$60,000 for each secondary or garden suite. If your property is located on-reserve in northern or remote areas, the maximum amount may be increased by 25%. This is a forgivable loan, meaning it doesn't have to be repaid if you meet all the terms and conditions.”

ACCESSIBILITY SPECIFIC

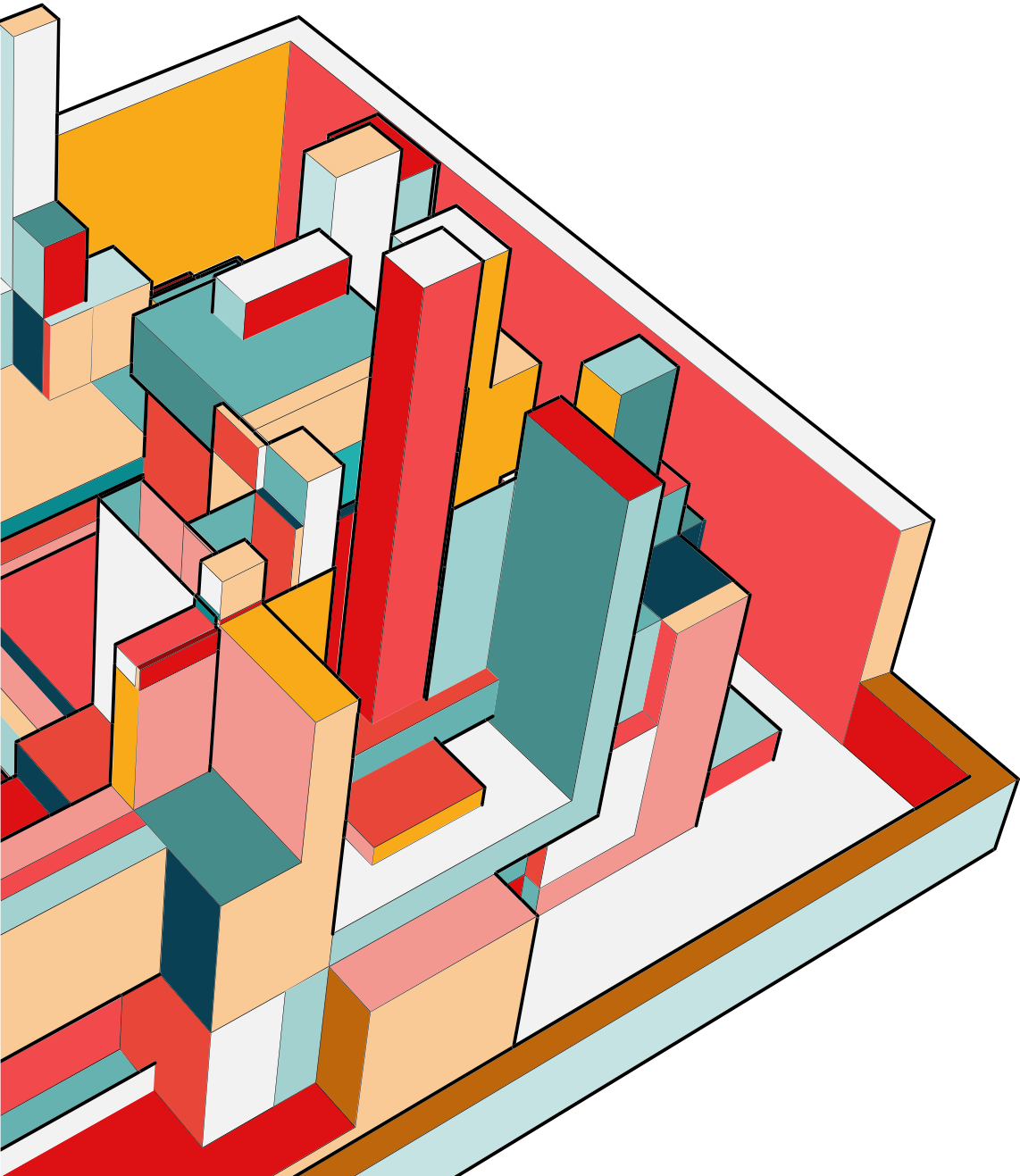
“We will provide up to \$60,000 for the needed accessibility modifications. If the property is on-reserve in northern or remote areas, the maximum amount may be increased by 25%. This is a forgivable loan, meaning it doesn't have to be repaid if you meet all the terms and conditions are met.”

<https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/residential-rehabilitation-assistance-program/home-modifications-for-persons-with-disabilities>



REFERENCES

- Adding a Second Unit in an Existing House (Ontario Government)
 - <https://files.ontario.ca/mmah-adding-a-second-unit-in-an-existing-house-en.pdf>
- Is a Secondary Suite a Good Idea? Posted on Nov 27, 2018 by Earl Raatz
 - <https://blog.nuvistahomes.com/blog/secondary-suite-good-idea-a2>
- Greater Sudbury Secondary Dwelling Units
 - <https://www.greatersudbury.ca/live/building-and-renovating/secondary-dwelling-units/>
 - <https://www.greatersudbury.ca/live/building-and-renovating/secondary-dwelling-units/secondary-dwelling-user-guide/>
- Sault Ste. Marie Zoning By-law 2005-150
 - [https://saultstemarie.ca/Cityweb/media/Legal/BL/2005-150-\(Zoning\).pdf](https://saultstemarie.ca/Cityweb/media/Legal/BL/2005-150-(Zoning).pdf)
- Region of Waterloo
 - https://www.regionofwaterloo.ca/en/living-here/resources/Childrens-Services/Ontario_Renovates_Secondary_Suite_Fact_Sheet-Accessible.PDF
- Simcoe Region
 - <https://www.simcoe.ca/SocialHousing/Documents/Fact%20Sheet%20-%20Secondary%20Suites%20June%202022.pdf>
- City of Kingston
 - <https://www.cityofkingston.ca/residents/community-services/housing/programs/secondary-suites#ssgrant>
- Niagara Regional Housing
 - <https://www.nrh.ca/pdf/Homeowner-Secondary-Suite-Fact-Sheet.pdf>
- Residential Rehabilitation Assistance Program (RRAP) — Secondary/Garden Suite On-Reserve
 - <https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/residential-rehabilitation-assistance-program/home-modifications-for-persons-with-disabilities>



PROPOSAL DISCUSSION

- ❑ What can the City of Elliot Lake create to incentivize municipal homeowners to build and maintain accessible secondary suites?
- ❑ What can the City of Elliot Lake do to invigorate debate on a regional accessible secondary suites program with MPPs, other regional mayors, etc. within Algoma and/or Sudbury?

An abstract 3D bar chart graphic on the left side of the slide. It features several vertical bars of varying heights and colors, including red, teal, orange, and brown. The bars are rendered with perspective, giving them a three-dimensional appearance. The colors are vibrant and the lines are black, creating a modern, geometric look.

NOTES

Committee Discussions and Recommendations