

# Secondary Suite Design Workshop

Owen Sound Affordable Housing Strategies

## Welcome!

Safe 'n Sound' Homelessness Initiative was able to provide this workshop with funding assistance from ACT Program (Affordability and Choice Today) with assistance from Federation of Canadian Municipalities, CMHC, Canadian Housing and Renewal Association, and the Canadian Home Builder's Association

## Workshop Overview

1. RRAP Guidelines and Requirements
2. Sample Home Design
3. Applying
4. Creating Your Own Plans



# Secondary Suite Design Workshop

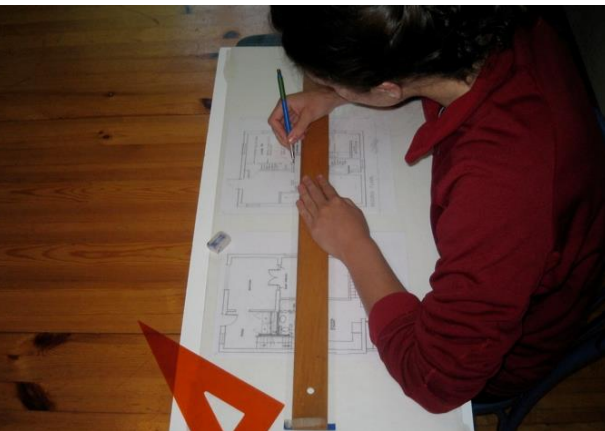
Owen Sound Affordable Housing Strategies

## 1. RRAP Guidelines and Requirements

### Residential Rehabilitation Assistance Program

#### Guidelines:

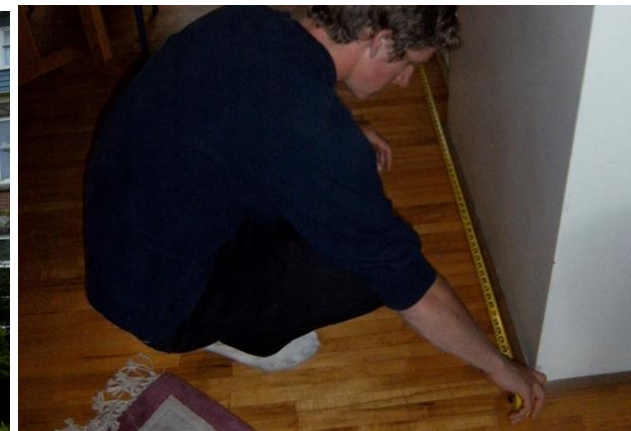
- Homeowners, landlords, and private entrepreneurs can apply
- Property must meet health and safety standards
- Zoning/building permits must be obtained
- New unit will be occupied by low-income senior or adult with a disability
- Maximum forgivable loan of \$24,000



Drafting floor plans



Home with Secondary Suite in Owen Sound



Taking indoor measurements



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## 2. Typical 2 ½ Storey Houses



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## 3. Sample Home Design



**Front door**



**Back door**



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## 3. Applying for RRAP

[www.cmhc-schl.gc.ca](http://www.cmhc-schl.gc.ca)

1-800-662-7612

### RRAP SECONDARY/GARDEN SUITES APPLICATION CHECKLIST

#### MINIMUM QUALIFYING CRITERIA AND DOCUMENTATION REQUIREMENTS

In order to be considered for funding under CMHC's Residential Rehabilitation Assistance Program (RRAP), applications for assistance must include all of the documentation requirements outlined in this checklist and meet minimum qualifying funding criteria. Application packages will be considered on a first-completed, first-reviewed basis. Incomplete application packages will be returned to the applicant for completion. Application packages that do not meet CMHC's minimum qualifying criteria will be returned to the applicant.

The application package must include the following CMHC forms:

- ☒ Application – Rental/Rooming House/Conversion/Secondary-Garden Suite RRAP, CMHC # 60408;
- ☒ Statement – Revenues / Expenses – RRAP Secondary/Garden Suites, CMHC # 63935;
- ☒ Tenant Declaration – RRAP Secondary/Garden Suite, CMHC # 63933 or a **signed undertaking** that the units will be rented to qualifying tenants.

**Note:** The signature, of all property owners, must be included on each of the above CMHC forms.

The application package must contain the following additional information:

- ☐ Confirmation of ownership (**Attach copy of Deed of Land**);
- ☐ Evidence that all taxes are paid (**Attach copy of most recent tax bill**);
- ☐ Owner must submit evidence indicating that the property can feasibly be converted to include a secondary or garden suite which will meet the requirements of the authority having jurisdiction. (**Attach copy of applicable zoning compliance confirmation from Municipality**);
- ☐ Evidence that the rents to be charged for the unit, after created, will be at or below the MMR established for the area where the property is located. (**Attach a copy of Tenant Declaration form or where no tenant has been identified, a signed undertaking that the units will be rented within MMR.**);
- ☐ Evidence that initial occupancy of the newly created unit, tenancy will be restricted to seniors and/or adults with disabilities whose incomes are at or below the applicable CNIT established for the area where the property is located. (**Attach copy of Tenant Declaration form or where no tenant has been identified, signed undertaking that the units will be rented to qualifying tenants.**);
- ☐ Evidence the total encumbrances, including estimated RRAP loan will not exceed current market value/property assessment of the project. (**Please provide copy of recent assessment or recent appraisal, if available**);
- ☐ Evidence that the project will be financially viable, including favourable cash flow, low debt/equity and income to cover debt service. (**Please ensure the "Revenue & Expense" form is fully completed, signed and submitted with the application**);
- ☐ Evidence of the owner's ability to contribute to the cost of the creation of the unit and/or the cost of repairs of ineligible common areas. (**Attach appropriate evidence of owners ability to contribute equity to the project where costs exceed RRAP funding**);
- ☐ Evidence that the newly created unit is modest in size, cost and amenities.
- ☐ Evidence that work to be undertaken can be completed in a timely manner and within timelines established by CMHC with the aim to have all work completed prior to March 31, 2009. (**Please attach a Development Plan that includes a construction schedule/timeline showing anticipated construction start and completion dates, trades or contractors expected to be utilized and any other relevant information that may be available**);

NOTE: ANY WORK CARRIED OUT PRIOR TO WRITTEN APPROVAL BY CMHC IS NOT ELIGIBLE FOR FUNDING.

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### Guidelines:

- Confirm eligibility
- Obtain application forms from CMHC
- speak to building department about your project



Meeting with Chief Building Official

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**APPLICATION - RENTAL/ROOMING HOUSE/  
CONVERSION/SECONDARY/GARDEN SUITE RRAP**

☐ Rental      ☐ Rooming House      ☐ Persons with Disabilities  
☐ Conversion      ☐ Secondary/Garden Suite

Page 1 of 2

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**FOR CMHC USE ONLY**

CMHC Delivery Office		Related Account No.	Account No.
Remote <input type="checkbox"/> Yes <input type="checkbox"/> No		Loan Forgiveness Zone	Market Area

**APPLICANT(S)** (includes all owners)  
I/we hereby apply for a forgivable loan under NHA Section 51, repayable in accordance with the terms and conditions of the loan

Company or Project Name

Property Owner (Family Name First)      Given Name      Other Owner(s) (if more than one add list)

**MAILING ADDRESS**

Street No.      Street Name      Unit/Apt. No.      City      Prov.      Postal Code

Telephone Numbers      Area Code      Home:      Area Code      Work:      Language Pref.   
E - English ☐   
F - French ☐

Will you receive or have you previously received assistance for the property to be rehabilitated under the Residential Rehabilitation Assistance Program or any other housing program?  
☐ Yes ☐ No      If yes specify:

**PROPERTY TO BE REHABILITATED/CONVERTED/DEVELOPED - ADDRESS**

Street No.      Street Name      Unit/Apt. No.      City      Prov.      Postal Code

Legal Description      Approximate Age of Dwelling      Yrs.

**PROPERTY DETAILS** (Conversion and Secondary/Garden Suite information should pertain to the newly created property units)

DWELLING TYPE		UNITS/BEDS DETAILS	
001 - Single	005 - Apartment	No. of Eligible Units/ Beds	Units (Rental)      Beds (Rooming House)
002 - Semi-detached	006 - Mobile Home		
003 - Duplex	008 - Triplex	Total No. of Units/ Beds for Property	Units (Rental)      Beds (Rooming House)
004 - Row	009 - Other		

**ESTIMATED PROJECT COST DETAILS - \$**

Item	Eligible Units/Beds	Ineligible Units/Beds
Total Estimated Rehabilitation/ Conversion Costs including taxes		
Estimated Other Costs: e.g. Legal Fees, Specify		
Estimated Total		
Estimated Total Costs for Eligible and Ineligible Units/Beds		

**ESTIMATED FINANCING - \$**

Item	Eligible Units/Beds	Ineligible Units/Beds
RRAP Loan (Total Loan Amount)		
Non-RRAP Financing *		
Total Financing		

**\*DETAILS OF NON-RRAP FINANCING (IF AVAILABLE)**

Source	Amount	Interest Rate	Yearly Payments	Term	Maturity Date
Cash					
Loans (Specify)					
Other Provincial/ Municipal Assistance (Specify)					

**RENTAL / ROOMING HOUSE RRAP FOR PERSONS WITH DISABILITIES**

Estimated Modification Costs      DATE:      INCLUDED IN RENT

**DECLARATION**

1 - I/we hereby grant permission to CMHC or its agent to carry out necessary inquiries for the purpose of verifying accuracy of information contained herein and determining my/our income, assets, liabilities and credit information.  
2 - I/we hereby authorize an inspection of my/our property.  
3 - I/we acknowledge that any work carried out prior to receipt of written confirmation of RRAP loan approval is not eligible.  
4 - I/we acknowledge: (a) that I/we understand the terms and conditions that shall govern any loan that may be approved, and, (b) that I/we will enter into an operating agreement.  
5 - I/we hereby confirm that I/we am/are the owner(s) of the said property, and no other entity or person having any matrimonial interest is an owner.  
6 - The information contained herein is true.

Date      Signature(s) of applicant(s)

60408 08/03/06 CMH PPU 035

CMHC is subject to the Privacy Act. Individuals have a right of access to CMHC-controlled information about themselves.

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Page 1 - Access Form, Page 2 - Applicant, Page 3 - Agent



CMHC application form

# Secondary Suite Design Workshop

## Owen Sound Affordable Housing Strategies

### Accessory Apartments Fact Sheet



In order to ensure that all applicable City policies, By-laws, and upper-tier legislation are appropriately considered, all homeowners who wish to create an accessory apartment within their homes are advised to consult with the Planning Division located at City Hall, 808 2<sup>nd</sup> Avenue East.  
Email: [osplanning@e-owensound.com](mailto:osplanning@e-owensound.com)

#### 1.0 PLANNING DIVISION

The City of Owen Sound supports affordable housing within the framework of several applicable City policy documents. The Official Plan is Council's contract with the Community about how the City will grow and develop over the next 20 years and was developed through a consultative public process. These documents guide and regulate land use within the City. The following policies are significant in the City's consideration of accessory apartments:

##### 1.1 Strategic Plan

###### Vision

Owen Sound's vision is to be a community of choice for all, distinguishable by its authenticity, natural amenities, diversity and community spirit.

###### Mission

The City of Owen Sound governs and advocates on behalf of all citizens by providing infrastructure and services which respect the environment and allow individuals and businesses to prosper.

**Economic Development Initiative:** The City should be governed by the principles of sustainable development and planned growth in retaining long-term lifestyle and economic opportunities.

##### 1.2 Official Plan

Section 4.1 Residential uses shall be permitted at low, medium and high density and a variety of tenure including freehold, rental, co-operative and condominium.

Section 4.1.2.5 An accessory apartment shall be defined as a separate dwelling unit containing a bathroom and cooking facilities and contained within the

*This fact sheet has been provided as general information for those interested in accessory apartments. If you are considering creating an accessory apartment then you should consult with the Planning Division at City Hall.*

### Accessory Apartments Fact Sheet



structure of a single detached or semi-detached residential dwelling and may be established in accordance with the following:

- a) Not more than one accessory apartment unit is permitted in association with each main dwelling on a lot. Where another special housing form, including a granny flat or garden suite exists on the lot, an accessory apartment shall not be permitted.
- b) All requirements of the Zoning Bylaw, the Ontario Building Code, the Ontario Fire Code, the Property Standards Bylaw and relevant municipal and provincial regulations can be satisfied.
- c) Adequate on-site parking to serve the accessory apartment is provided.
- d) Municipal services and community facilities are adequate to meet the anticipated demand in the neighbourhood to the satisfaction of the City.
- e) The outward appearance of the principle dwelling is not changed.
- f) The accessory apartment is incidental to the main permitted residential use, is located within the existing main building and does not exceed one-third of the total habitable floor space.

Section 7.6.2.1 Support innovative residential development that meets the City's housing objectives.

Section 7.6.2.2 Housing intensification, infill development, conversion of non-residential buildings to a residential use is supported subject to the following policies:

- a) The proposed development meets locational and other criteria of this plan.
- b) The type, size and scale of the proposed development is compatible with adjacent development.
- c) The existing hard infrastructure, including sewer and water services, can support additional development.
- d) The existing community and recreational facilities, such as schools and parks are adequate to meet additional demand.
- e) Required parking can be accommodated.
- f) The local road network can accommodate any additional traffic.
- g) Intensification of a heritage building or a building in a heritage conservation District shall be subject to the projection and preservation of the heritage character of the building or area in accordance with Heritage Conservation policies.

##### 1.3 Zoning By-Law 1985-80, as amended

The City is presently undergoing a comprehensive review of its Zoning By-Law; however, the current Zoning, which remains in full force and effect includes some specific areas where conversion to allow accessory apartments within single family dwelling units is

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# Secondary Suite Design Workshop

## Owen Sound Affordable Housing Strategies

### Accessory Apartments Fact Sheet



permitted subject to certain site and building regulations. Parking arrangements are also an important consideration.

If you are interested in creating an accessory apartment in your home, please contact the Planning Division to confirm the zoning for your property and discuss the specific standards that apply.

**Confirmation of Zoning compliance is required prior to the consideration of detailed building permit applications.**

## 2.0 BUILDING DIVISION

The Building Division of the City of Owen Sound supports affordable housing within the framework of the *Ontario Building Code Act* and the *Ontario Building Code (OBC)*, as well as other applicable law, such as the City's Property Standards By-law. If you are interested in creating an accessory apartment, please contact the Building Division for advice on the particulars of the OBC, including illustrations to help guide you, and to obtain your building permit.

The following three specific suggestions are offered with respect to building:

1. When creating accessory apartments ensure each unit has its own electrical breaker panel.
2. When creating an accessory unit one must be aware of the OBC requirement for controlling sound between one apartment and another and between the apartment and common areas (Section 9.11.2.1.(1)).
3. When creating an accessory unit one must consider the source of heating for each unit. It is a violation of the OBC to use only one heat source for multiple units (Section 6.2.3.9.(1)). When using forced air, each unit should be on its own furnace. Problems may arise when using only one heat source, such as: cooking smells going from unit to unit, and in the event of a fire, smoke control may be complicated.

### 2.1 Ontario Building Code, 2006

Other Relevant excerpts from the OBC include:

Division B	Interconnection of Systems
Section 6.2.3.9	(1) In a residential occupancy, air from one suite shall not be circulated to any other suite or to a public corridor or public stairway.
Part 11	C87 <i>Compliance Alternative:</i> In a building having not more than four dwelling units or residential suites, the existing heating or air conditioning system may be altered to serve more than one dwelling unit or suite provided smoke alarms are installed in each dwelling unit or suite and provided a

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### Accessory Apartments Fact Sheet



smoke detector is installed in the supply or return air duct system serving the entire building which would turn off the fuel supply and electrical power to the heating system upon activation of such detector.

#### Division B

##### Section 9.7.1.3

#### Bedroom Windows

- (1) Except where a door on the same floor level as the bedroom provides direct access to the exterior, every floor level containing a bedroom in a suite shall be provided with at least one (1) outside window that,
  - (a) is openable from the inside without the use of tools,
  - (b) provides an individual, unobstructed open portion having a minimum area of 0.35 m<sup>2</sup> (3.8 ft<sup>2</sup>) with no dimension less than 380 mm (15 in), and
  - (c) maintains the required opening described in Clause (b) without the need for additional support.

#### Division B

##### Section 9.10.9.14

#### Separation of Residential Suites

- (1) Suites in residential occupancies shall be separated from adjacent rooms and suites by a fire separation having a fire-resistance rating of not less than 45 min.
- (3) Dwelling units that contain two (2) or more storeys including basements shall be separated from the remainder of the building by a fire separation having a fire-resistance of not less than 1 hr.

#### Division B

##### Section 9.11.2.1

#### Minimum Sound Transmission Class Rating

- (1) Every dwelling unit and every suite in hotels shall be separated from every other space in a building in which noise may be generated, by a construction providing a sound transmission class rating of at least 50.

#### Division B

##### Section 9.33.4.1

#### Carbon Monoxide Detectors

- (1) This Subsection applies to every building that,
  - (a) contains a residential occupancy, and
  - (b) contains a fuel-burning appliance or a storage garage.

##### Section 9.33.4.2

- (4) Where a storage garage serves only the dwelling unit which is attached or built in, a carbon monoxide detector shall be installed adjacent to each sleeping area in the dwelling unit.

#### Appendix A

##### Section 9.7.1.3

#### Bedroom Window Opening Areas & Dimensions

- (1) Although the minimum opening dimensions required for height and width are 380 mm, window opening that is 380 mm by 380 mm would not comply with the minimum area requirements – see Figure A-9.7.1.3.A.

#### Appendix A

##### Section 9.7.1.3

#### Bedroom Window Height

- (2) Sentence 9.7.1.3.(1) requires every floor level which contains a bedroom to have at least one window or door to the exterior that is large enough and easy to open that it can be used as an exit in case of a fire. However, Article 9.7.1.3. does not set a maximum sill height

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## Owen Sound Affordable Housing Strategies

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### Accessory Apartments Fact Sheet



for such a window in a basement area. It is recommended that the sills of windows intended for use as emergency exits from basement bedroom areas not to be higher than 1.5 m above the floor. Sometime it is difficult to avoid having the sill higher than this; e.g., skylights, windows in basement bedrooms. In these cases, it is recommended that access to the window be improved by some means such as built in furniture installed below the window – see Figure A-9.7.1.3.B.

### CONTACT US ...

#### Planning Division

Margaret Potter, Community Planner

519-376-4440 ext. 232  
[mpotter@e-owensound.com](mailto:mpotter@e-owensound.com)

#### Building Division

Sandra Parks, Development Coordinator

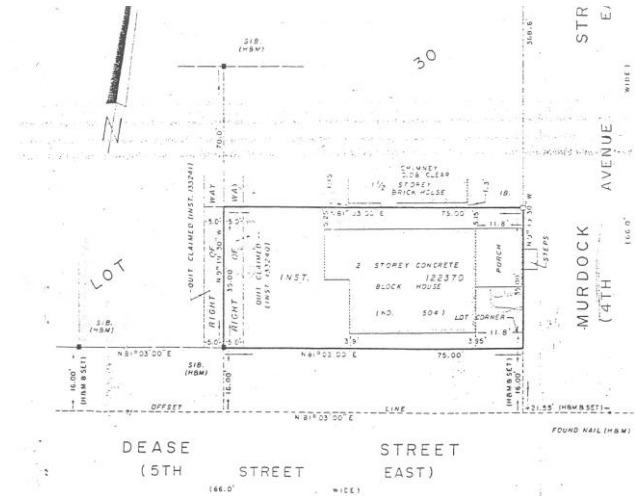
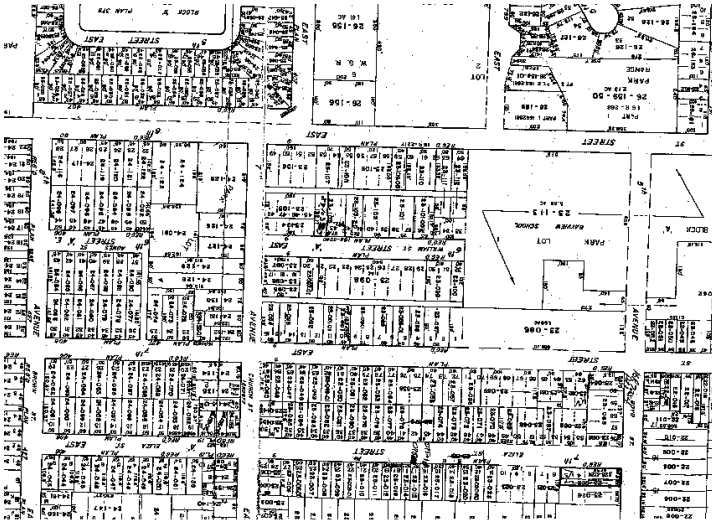
519-376-4440 ext. 275  
[sparks@e-owensound.com](mailto:sparks@e-owensound.com)

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## 4. Creating Your Own Plans



### Guidelines:

- Find Survey or photocopy Assessment Map
- Measure inside and outside of home
- Locate distance to lot lines
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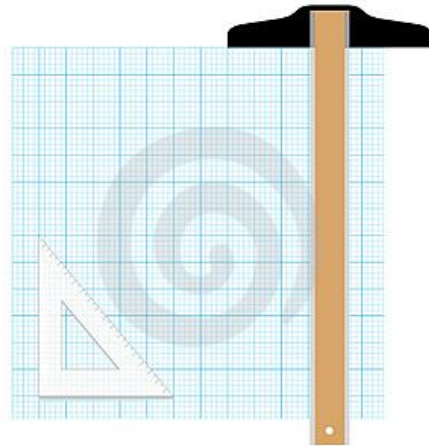




# Secondary Suite Design Workshop

Owen Sound Affordable Housing Strategies

## 4. Creating Your Own Plans



### Guidelines:

#### - Essential Drafting Tools:

- T-Square or parallel rule
- Set of Triangles
- Circle Template
- HB Pencil
- Vinyl Eraser (white)
- Straight edged table or board (ie melamine shelving)

#### -Helpful tools:

- Plumbing Template
- Mechanical Pencil and Sharpener and HB leads
- Erasing Shield

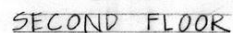


## Owen Sound Affordable Housing Strategies

A hand-drawn floor plan of a house with the following rooms and features:

- FOYER**: Located at the top left of the plan.
- BEDROOM**: Located at the top right of the plan.
- LIVING RM**: A large room in the center-right of the plan.
- NEW BATHROOM**: Located in the center-left, containing a toilet and a bathtub. It is separated from the living room by a **NEW PARTITION** and a **NEW OPENING**. A **2x8 SILL** is also indicated.
- BREAKFAST ROOM**: Located in the bottom left, containing a **TWO-BURNER COOKTOP** and a **FRIDGE**.
- MUD ROOM**: Located at the bottom center of the plan.
- CLOSET**: Located in the bottom right, accessible via a set of stairs.
- Stairs**: A set of stairs labeled **UP** and **DOWN** is located on the left side, near the new bathroom.
- Architectural Details**: The plan includes various lines representing walls, doors, and partitions. Some areas are hatched to indicate specific materials or structures. A door is shown leading from the living room into the bedroom.

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## 2. Sample Layout Option



**First Floor**



**Second Floor**

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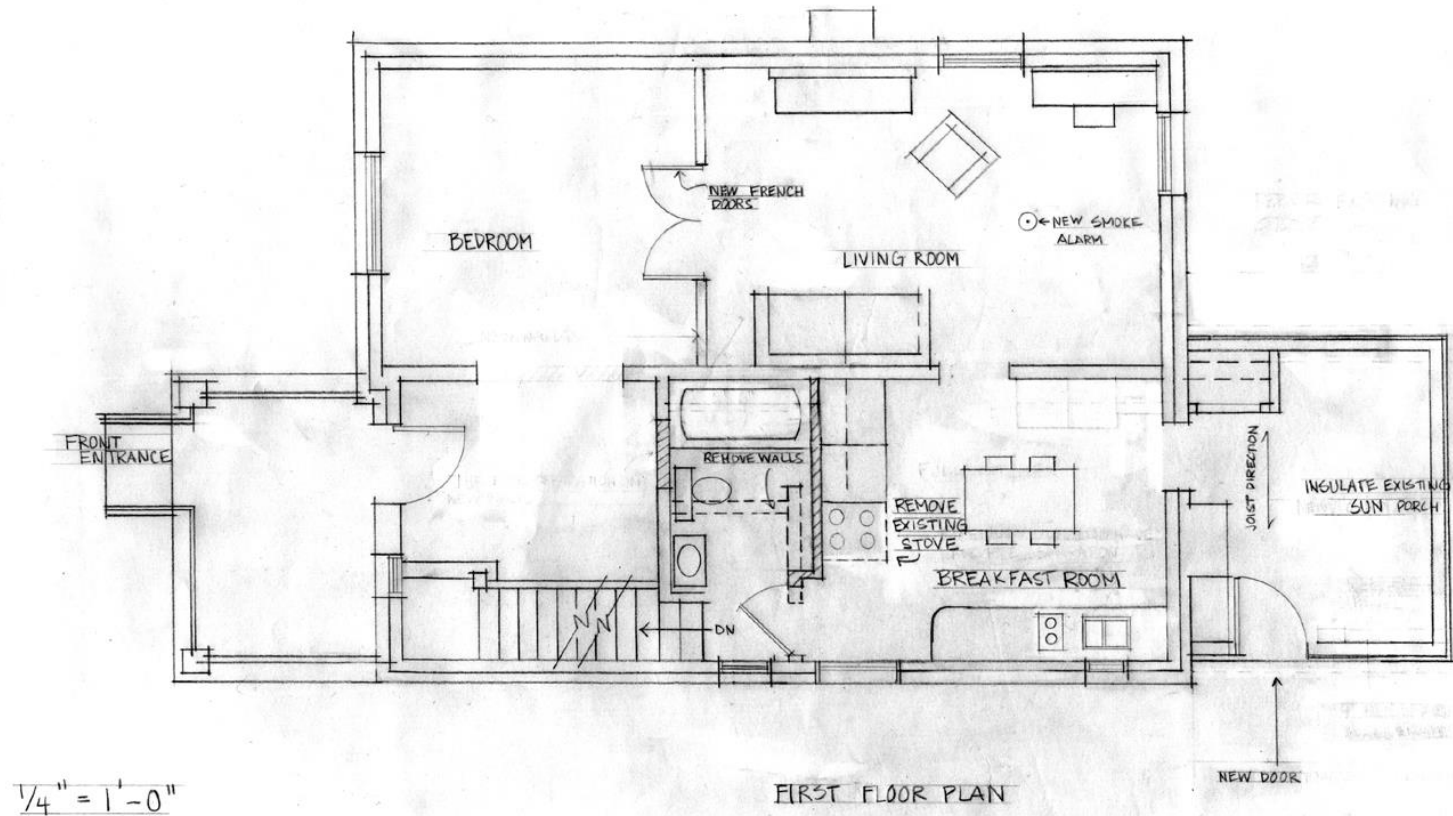


**Options for Third Floor**



# Secondary Suite Design Workshop

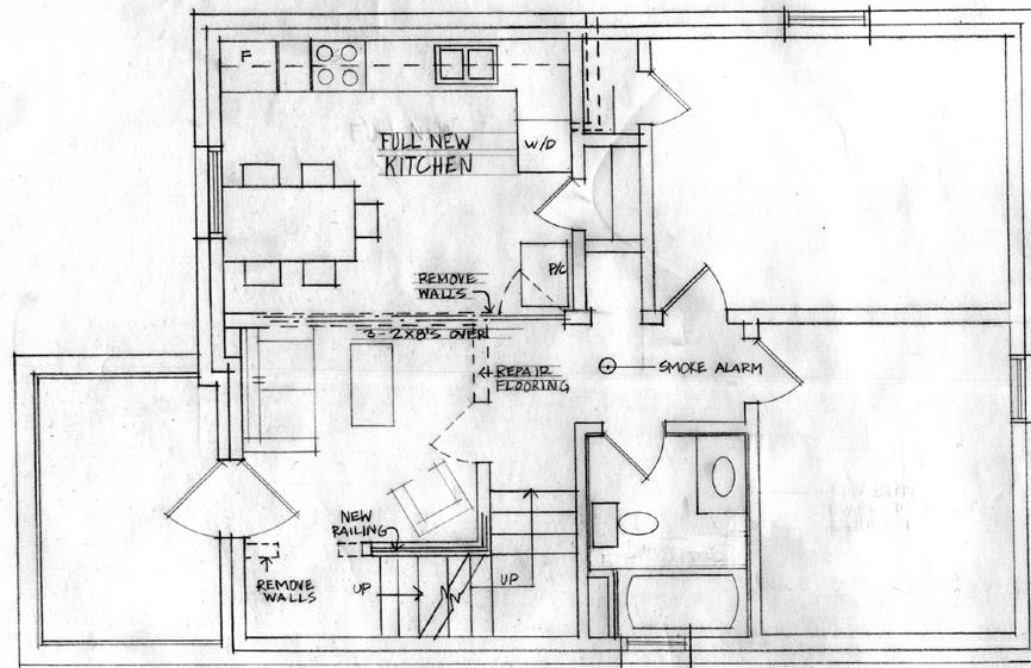
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Another Plan Layout

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SECOND FLOOR PLAN

1/4" = 1'-0"

Options for Third Floor

# Secondary Suite Design Workshop

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## 2. Breakfast Room/ Sitting Room



Countertop toaster oven



Microwave



Toaster oven



# Secondary Suite Design Workshop

## Owen Sound Affordable Housing Strategies

### Tenant Income Declaration form

**TENANT DECLARATION  
RRAP SECONDARY/GARDEN SUITE**

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COMPANY OR PROJECT NAME	
PROPERTY OWNER	
TENANT NAME	
PROPERTY ADDRESS NO.	STREET NAME
CITY	PROVINCE
UNIT TYPE	POSTAL CODE
UNIT NO.	

The Rental Residential Rehabilitation Assistance Program through Canada Mortgage and Housing Corporation, offers assistance to homeowners to create affordable secondary/garden suites or adults with disabilities. In order to determine eligibility for assistance, homeowners require information regarding the income and the composition of households living in the unit. Disclosure of this information is voluntary on the part of the tenant.

**HOUSEHOLD SIZE**

How many persons live in the unit? \_\_\_\_\_ Are you or any persons living in the unit considered:

Senior	Adult with disabilities	A couple
<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No

If yes, how many couples? \_\_\_\_\_

**INCOME VERIFICATION**  
COMPLETE THE CHART BELOW TO DETERMINE YOUR TOTAL HOUSEHOLD INCOME

SOURCE OF INCOME <small>NOTE: The gross income of households with disabled members is to be reduced by the Canada Revenue Agency (CRA) disability tax credit of the previous year.</small>	GROSS YEARLY INCOME		
	TENANT (A)	CO-TENANT (B)	OTHER HOUSEHOLD MEMBERS AGE 16 OR MORE (Do not include boarders) (C)
1. Yearly gross salary, wages, commissions, part-time earnings, etc. Employer _____			
2. Child Tax Benefit			
3. Unemployment Insurance Benefits			
4. Social Assistance, Mother's Allowance, Workers' Compensation			
5. Old Age pension, Canada Pension, private pension, annuities, provincial supplement, veteran's allowance, disability pension			
6. Bank interest, investment and dividend income			
7. Alimony or child support payments received			
8. Self-employed earnings (use net income)			
9. Other income e.g. net room and board from boarders (Please specify) _____			
TOTAL INCOME ALL SOURCES			
TOTAL HOUSEHOLD INCOME Add: Columns "A", "B" and "C"			

**DECLARATION**

I/We hereby confirm that I/we are the current renter(s) of this unit and my/our current monthly rent is \$ \_\_\_\_\_

Services **not** included in my/our rent are: ☐ Heat ☐ Electricity ☐ Water ☐ Other (e.g. parking, cablevision)

Indicate monthly cost \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

I/We hereby authorize an inspection of my rental unit.

I/We hereby acknowledge that Canada Mortgage and Housing Corporation reserves the right to request additional information or documentation to verify my/our income.

I/We hereby certify and declare that all the information contained on this form including income is true and complete in every aspect.

SIGNATURE	DATE
SIGNATURE	DATE

**TO BE COMPLETED BY LANDLORD**

Income Threshold \$ _____	Total Household Income \$ _____	Based on the information provided by the tenant, this unit is: <input type="checkbox"/> Eligible <input type="checkbox"/> Ineligible
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63933 CMH PPU 035 CMHC is subject to the Privacy Act. Individuals have a right of access to CMHC-controlled information about themselves.



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### Operating Agreement

#### RRAP SECONDARY/GARDEN SUITE OPERATING AGREEMENT

THIS AGREEMENT dated the *Enter day* day of *Enter month*, *Enter year*

BETWEEN: CANADA MORTGAGE AND HOUSING CORPORATION,  
(the "Corporation")

OF THE FIRST PART:

- and -

*Enter full name of borrower*

(the "Borrower")

OF THE SECOND PART:

WHEREAS the National Housing Act (the "Act"), allows the Corporation to make a loan to an owner of a residential property to develop a portion of the property into rental accommodation and forgive total or partial repayment of the loan, provided that the owner has entered into an agreement with the Corporation that conforms to the Act, its Regulations, and pursuant to the conditions attached to the loan and those included in this document;

WHEREAS the Borrower has requested a loan by a final application dated the *Enter day* day *Enter month*, *Enter year*, and whereas the Corporation has agreed to grant a forgivable loan in whole to be earned over the term of this agreement, provided that the owner complies with the prescribed conditions;

WHEREAS the owner is to develop a self-contained unit within an existing residential property (the "Property"), situated at:

Civic Address: *Enter the civic address*

City of *Enter name of city* Province of *Enter province's name*

WHEREAS a forgivable loan has been granted to the Borrower on the basis that for the term of this agreement, one (1) unit in the Property will be rented to tenants who meet the criteria of the RRAP Secondary/Garden Suite. Upon initial occupancy of the newly created unit, tenancy will be restricted to seniors and/or adults with disabilities with income at or below the applicable income threshold established by CMHC. Upon tenant turnover, occupancy will be restricted to tenants with income at or below the applicable income threshold only.