



SECONDARY SUITES- APPLICATION REQUIREMENTS

SECTION 1 – ELIGIBILITY REQUIREMENTS

- At least one member in your household must be 16 years or older. The application must be signed by all members of the household 16 years and older
- You must be a Canadian Citizen, Landed Immigrant, or have Refugee Claimant Status and have no deportation order under the Immigration Act (Canada) against any member of the household or no departure order or exclusion order under the Immigration Act (Canada) has become effective with respect to any member of the household
- Property taxes must be paid up-to-date
- Total of all property mortgages and any other financing registered on title, plus the program funding, cannot exceed the market value of the home, as determined by the assessed value of your property shown on your Municipal Property Assessment Corporation (MPAC) Notice of Assessment. If you feel your property value is not accurately reflected by the MPAC assessment, you may submit, at your own expense, a Market Value Appraisal, completed by a designated member of the Appraisal Institute of Canada, or MPAC's Market Valuation Report. This report can be accessed via MPAC's 'propertyline' web-based service to determine a reasonable estimated market value in lieu of the MPAC assessment.
- Insurance must be paid up-to-date. Property must be insured to its full replacement value
- Property must be located in Simcoe County

SECTION 2 – COLLECTION OF INFORMATION

The following documentation must be supplied with your application (please see the Documentation Checklist on the back of this page for examples of approved documentation):

- Copy of Birth Certificate or Canadian status
- Photo identification for property owner(s)
- Proof of home insurance
- Proof that municipal taxes are paid up-to-date
- Proof of property value
- Proof that mortgage payments are paid up-to-date

See reverse for application checklist →

SECTION 3 – DOCUMENTATION CHECKLIST

✓	REQUIREMENT	ACCEPTABLE DOCUMENTATION
	Secondary Suites application	Please fill in all applicable spaces and sign the application on the last page.
	Municipal/City Verification of Zoning form or Building Permit	This form is included as an attachment to the application. You must contact your municipal planning department to confirm that your property is zoned for Secondary/Garden Suites OR attach a copy of your building permit.
	Photo Identification	For each property owner, attach a copy of one piece of photo identification (ie Driver's License, Passport).
	Status in Canada	For each property owner, attach copies of Birth Certificate or Citizenship documentation (a copy of your passport can be used for both photo ID and citizenship documentation).
	Mortgage Information (if applicable)	Please submit a recent statement, letter or print-out from your bank/mortgage company showing the status of your mortgage.
	Proof Property taxes are paid up-to-date	Please contact your municipality/town for a letter or receipt showing your property taxes are currently paid in full.
	Proof of Property Insurance coverage	Attach a copy of your home insurance policy showing dwelling replacement coverage.
	Proof that Property Insurance is in force and paid up-to-date	Please contact your insurance company for a letter stating that your insurance coverage is in force AND that your policy is paid up-to-date.
	Proof of property value	Attach a copy of your MPAC Notice of Assessment. If you do not have your Assessment, contact 1-866-296-6722, or go to www.mpac.ca to request a copy OR a copy of a Market Value Appraisal OR MPAC's Market Valuation Report.

**IF ANY OF THE ABOVE NOTED DOCUMENTATION IS NOT PROVIDED,
YOUR APPLICATION WILL BE RETURNED**



Secondary Suites Program



APPLICATION FOR SECONDARY/GARDEN SUITES

Please drop off, mail or email your completed application to:

County of Simcoe
Social Housing Department
Attn: Secondary Suites Program
1110 Highway 26
Midhurst, ON L9X 1N6

For more information contact:
Phone: (705) 725-7215 Ext. 1119
E-mail: iah@simcoe.ca

Project Type: Creation of a legal Secondary Suite Garden Suite

Verification of Zoning form or Building Permit attached. **Priority will be given to applicants with Building Permits.**

Property Owner(s)

Last Name	First Name
Last Name	First Name
Phone#	E-mail Address
Does the owner reside at this address? Yes <input type="checkbox"/> No <input type="checkbox"/>	Are there any other owners? Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you own any other property? Yes <input type="checkbox"/> No <input type="checkbox"/>	Do you plan to own additional properties during the term of this Program (15 yrs) Yes <input type="checkbox"/> No <input type="checkbox"/> Possibly <input type="checkbox"/>

Property Address

Number	Street	Unit/Suite/P.O. Box
City/Town	Province	Postal Code
Owner's Mailing Address (If different than Property address)		
Number	Street	Unit/Suite/P.O. Box
City/Town	Province	Postal Code

Property Description

Single Detached Semi-Detached Townhouse/Row house Other _____

Age of House:	Current # of Bedrooms	Active Bankruptcy or Process of Bankruptcy? Yes <input type="checkbox"/> No <input type="checkbox"/>	Value of your property \$ _____ How was the value determined? _____
Property Tax paid up-to-date? Yes <input type="checkbox"/> No <input type="checkbox"/>	Home Insurance payments up-to-date? Yes <input type="checkbox"/> No <input type="checkbox"/>	Mortgage payments up-to-date? Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/> (No mortgage)	

SECONDARY/GARDEN SUITE

How many bedrooms will be in the new unit: Bachelor 1 bedroom 2 bedroom

Total square feet of new unit:

Will there be modifications to make the unit accessible, ie ramp? Yes No

Describe:

MAXIMUM MARKET RENTS *As adjusted by the Ministry of Municipal Affairs and Housing on occasion.

The homeowner acknowledges and agrees that the maximum rent that can be charged for the secondary unit is as outlined in Schedule 'A'. Yes

MAXIMUM TENANT INCOME *As adjusted by the Ministry of Municipal Affairs and Housing on occasion.

The homeowner acknowledges and agrees that the ingoing occupant(s) of the rental until will have a maximum gross household income below the amount outlined in Schedule 'A'. Yes

ABOUT COMPLETING THIS APPLICATION

Did anyone provide assistance filling out this application? Yes No

If yes, please check the box that describes the person who primarily provided assistance:

- Family, friend or neighbour Social Worker Volunteer Medical Professional
 Other (describe) _____

Do you authorize us to contact this person to discuss your application for Secondary Suites funding?
Yes No If yes, fill out contact information below.

Contact information for person who provided assistance (in case clarification is needed):

Name:

Telephone Number:

E-mail Address:

FUNDING FROM OTHER SOURCES

Was the property purchased with down payment assistance through any federal/provincial funded programs? (e.g. Affordable Housing Program, Ontario Aboriginal Housing Program, etc.) Yes No

Has this property received previous renovation funding? (e.g. Canada Mortgage and Housing Corporation Homeowner Residential Rehabilitation Assistance Program (RRAP), Ontario Renovates Program, etc.)
Yes No

If Yes, provide the following information:

Program Name:

Funding Amount:

Date Received:

\$

Will you be seeking funding from other sources for repairs/accessibility modifications? (e.g. grants, consumer rebates, etc.)

Yes No If Yes, please identify source:

HOMEOWNER RESPONSIBILITIES

As the homeowner, I/we acknowledge and agree that it is my/our responsibility to obtain all approvals/permits related to the creation of the secondary/garden suite, including Municipal Building Permits, Municipal Building Department approval of drawings, Electrical Safety Authority (ESA) permits and inspections, plumbing permits, and all other related approvals/permits. I/we also acknowledge and agree to comply with all relevant Fire Code requirements and provisions under the Construction Lien Act.

I/We agree to the following:

1. I/we have attached all required supporting documentation to my/our application.
2. When Conditional Approval is received, I/we will:
 - a. Obtain/prepare drawings for the secondary suite and obtain approval from the municipal Building Department;
 - b. Obtain quotes, including contractor WSIB Clearance Certificates. Proof of liability insurance coverage will be required for the contractor you select.
3. I/we agree to sign a Funding Agreement and any loan related documentation (Promissory Note, security or mortgage/charge), outlining the scope of work, funding amount, roles and responsibilities.
4. I/we agree to allow site visits by the County of Simcoe at any time during the work.
5. I/we agree to charge rent at or below the approved rates and to rent the unit to an eligible household only.
6. **I/WE KNOWLEDGE THAT ANY WORK STARTED OR COMPLETED PRIOR TO FINAL APPROVAL, WILL NOT BE ELIGIBLE FOR FUNDING.**

HOMEOWNER DECLARATION

I/we hereby confirm that I/we are the owners of the house and property located at the address indicated on this application and that no other person is an owner.

I/we hereby grant permission to the County of Simcoe to make any necessary inquiries to verify liabilities, credit information and homeownership, including conducting a title search on the property.

I/we hereby acknowledge that if my/our funding application is accepted it may not apply to any costs for fees/permits or work started or completed prior to final approval (Funding Agreement).

I/we hereby acknowledge that if my/our funding application is accepted I/we cannot claim the repairs for any Provincial tax rebate programs or any other rebate programs.

I/we hereby authorize the inspection of this property, as required, on the understanding that any inspections conducted by the County of Simcoe and/or its authorized representatives are for internal administrative purposes only, and provide no guarantee or assurance of compliance with any applicable building codes or standards.

I/we hereby certify that all information contained in this application is true and complete in every respect.

I/we agree to adhere to all Program requirements, rules and timelines throughout the process and, if applicable, during the 15 year forgivable loan period.

I/we acknowledge that in the event that a false declaration is knowingly made, the County of Simcoe shall have the right to cancel the approval and recover any paid funds.

I/we consent to the use, disclosure, transfer and exchange of information contained in this application, and associated documents and verifications, for the purpose of: verifying the validity and accuracy of the information provided; determining the eligibility of the household to receive Program funds; to provide information to the municipal, provincial or federal governments to satisfy Program reporting requests and requirements; to determine eligibility during the Program period, and may be used for other purposes allowed by law.

I/we have read, understood and agree to the terms and conditions listed above.

Name: _____ Signature: _____ Date: _____
(Print)

Name: _____ Signature: _____ Date: _____
(Print)

Notice of Collection: Personal information contained in this form or any additional attachments are collected in accordance with Section 8 of the Municipal Act for the purpose of determining initial and ongoing eligibility for the Secondary Suite Program funding and will also be de-identified and aggregated for statistical and program planning purposes. Any questions regarding the collection or release of this information should be directed to: Social Housing, County of Simcoe, 1110 Hwy. 26, Midhurst, ON L9X 1N6 to the attention of the Program Supervisor at (705) 725-7215 ext. 1119.

MUNICIPAL/CITY VERIFICATION OF ZONING

Applicants must provide verification that their property is zoned to allow the creation of a secondary suite. Please have your local municipal/city office verify same by signing below.

PROPERTY OWNER			
Last Name		First Name	
PROPERTY ADDRESS			
Number	Street	City/Town	Postal Code
Property Zoning	Does this property fall within the permitted Zoning area for the creation of a secondary suite? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Is a septic permit required?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Municipal Signature		Date	

Additional applicant questions:

Have you obtained a building permit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If no, have you submitted an application to your local municipality to obtain a building permit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes, what date was your building permit application submitted?	Date	

This Municipal/City Verification of Zoning form is not required to be filled out if you have a valid building permit; please include a copy of the building permit along with the application instead of this form.

SCHEDULE 'A'

MAXIMUM MARKET RENTS

The property owner acknowledges and agrees that the maximum rent that can be charged for the secondary unit is as follows (as adjusted by the County and the Ministry of Municipal Affairs and Housing on occasion):

Maximum Market Rents – INCLUDING UTILITIES			
SECONDARY SUITE LOCATION	BACHELOR UNIT	1 BEDROOM UNIT	2 BEDROOM UNIT
Barrie/Innisfil/Springwater/Essa	\$1,073	\$1,332	\$1,537
Collingwood/Wasaga Beach/Clearview	\$985	\$1,163	\$1,299
Midland/Penetanguishene/Tay/Tiny	\$985	\$1,147	\$1,430
Orillia/Oro-Medonte/Ramara/Severn	\$867	\$1,147	\$1,240
Bradford West Gwillimbury/New Tecumseth/ Adjala-Tosorontio	\$1,069	\$1,051	\$1,278

MAXIMUM TENANT INCOME

The property owner acknowledges and agrees that the ingoing tenant(s) of the rental until will have a household income lower than the amount indicated below:

Maximum Gross Household Income of Ingoing Tenant(s)	
County of Simcoe	\$79,000
City of Barrie	
City of Orillia	



FREQUENTLY ASKED QUESTIONS

SECONDARY SUITE PROGRAM FUNDING

How much funding can I qualify for?

- The maximum amount of funding is \$30,000.
- Funding amount is based on the cost to create the secondary suite and amount of equity in the home.

What is a 'forgivable loan'?

- The Secondary Suite Program funding is considered a 'forgivable loan' and is reduced at an equal rate each year until the 15th year at which time it would be \$0. No payments are required or interest charged so long as the terms of the loan agreement are adhered to.

Is the loan secured?

- Accessibility modifications incorporated in the creation of the secondary unit, up to \$5,000 is provided to the homeowner as a grant and not secured. All other loan amounts are secured.
- Loans are secured by the County by registration of a mortgage on title.
- There are legal documents and wording used in this process. Please ask your County contact if you need clarification.
- The homeowner is responsible for the costs to discharge the mortgage registration once the loan is forgiven or repaid.

Why is the loan secured?

- All secondary suites loans are secured to ensure that the County receives notice when a home is sold. It also helps ensure that the homeowner and/or their estate advise the County of any event of default.

Other mortgages?

- If you have an existing mortgage, the County will secure its loan behind the existing mortgage, provided the total of all property mortgages and any other financing registered on title plus the secondary suites funding do not exceed the market value of the home, as assessed by MPAC or appraisal or MPAC's Market Valuation Report.

- The County will only postpone its security in favour of a new first mortgage. Costs of administering the postponement of the County's security is the homeowner's responsibility.

How is the loan advanced?

Once the loan is secured, the secondary suites loan payments are made payable directly to the homeowner, and structured generally based on proof of your municipal building permit inspection passes and proof of expense payments. For example, a \$30,000 loan is released at the following stages and approximate amounts:

\$528.35 – legal fees to register loan on title (as adjusted on occasion)

\$7,367.92 – released with pass of plumbing inspection

\$7,367.91 – released with pass of framing and insulation inspection

\$7,367.91 – released with pass of drywall/fire separation inspection

\$7,367.91 – released with pass of final inspection/occupancy

\$30,000.00

If I'm on a waiting list, can I start the work?

- Depending on the amount of funding available, applicants may be advised that they are on a waiting list.
- This does not mean that your application has been approved.
- Any work completed prior to final approval may not eligible for reimbursement.

Can I own multiple properties?

- Yes, however you need to disclose this fact when applying. You should also let us know if you intend to own other properties within the next 15 years as there are two different funding programs;
 - County Funded Secondary Suite Program allows applicants to own multiple properties. You can apply for funding to create up to 6 secondary suites,
 - Ontario Priorities Housing Initiative Program (funded by the Federal/Provincial Governments) requires that the applicant only own one property and be owner occupied during the 15 year term.

Can the property be owned by a corporation?

- Yes, however the owner(s)' must still submit requested photo identification and status in Canada documents.
-

Can the property be a legal duplex, Boarding Lodging Rooming House or apartment building?

- No, funding can only be used to create or legalize secondary suites in zoned residential properties.

Are there timing requirements?

- Yes, construction must begin within 4 months (120 days) of receiving funding approval.

Can I do the work myself?

- Some work can be done by the homeowner. Only material would be eligible for reimbursement.
- All electrical work must be done by a qualified electrician.

How do I find a contractor?

- The County cannot recommend contractors. An approved contractor must have liability and Workplace Safety and Insurance Bureau (WSIB) insurance;
 - Ask friends/neighbours who have had similar work done,
 - Call your local Builders Association,
 - Building supply stores, Internet, Yellow Pages.

What if the cost to create the secondary suite is higher than the funding amount?

- Any costs over and above the funding amount are the responsibility of the homeowner.
- You must pay the excess amount first from your own sources before any program funds are provided.

When the apartment is done, how soon do I have to rent it out?

- Within two months.

Can I move into the new apartment and rent out the other part of my house?

- No, it must be rented to a new tenant.

Who can I rent to?

- The unit must be rented to a tenant whose income meets program guidelines. These amounts are indicated on the Secondary Suite application. Contact our office for updated income limits at tenant take-up.
 - The homeowner selects their own tenant(s).
 - The unit can be rented to family members.
-

How much rent can I charge

- Rent charged cannot exceed the Canada Mortgage and Housing Average Market Rent for the area for the full term of the loan (15 years). These amounts are indicated on the Secondary Suite application. Contact our office for updated rental amounts at tenant take-up. Rents and are subject to change from time-to-time and will be posted on our website (<https://www.simcoe.ca/dpt/sh/secondary-suites>).

Do utilities have to be included in the rent?

- Yes, utilities must be included in the rent (heat, hydro, water, hot water).

What are the rights and responsibilities of landlords and tenants?

- Information about the rights and responsibilities for landlords and tenants can be found on the following websites:
 - Landlord Self-help Centre <https://landlordselfhelp.com/>
 - Ontario laws that affect tenants and landlords <https://www.ontario.ca/page/renting-ontario-your-rights>
 - Landlord and Tenant Board <http://www.sjto.gov.on.ca/ltb/brochures/>
 - Residential Tenancies Act <https://www.ontario.ca/laws/statute/06r17>
 - Ontario Human Rights Commission <http://www.ohrc.on.ca/en/guide-your-rights-and-responsibilities-under-human-rights-code-0>

Do I have to have a signed lease with the tenant?

- A lease agreement is recommended. If a lease agreement is used, the Province has released a mandatory standard lease agreement form for new tenants as of April 30, 2018. The 'Residential Tenancy Agreement' it is available for your use at the following link:
<http://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/FormDetail?OpenForm&ACT=RDR&TAB=PROFILE&SRCH=&ENV=WWE&TIT=2229E&NO=047-2229E>

Does the County assist with placement of tenants?

- It is the homeowner's responsibility to occupy the unit in a timely manner.

What if I decide not to rent out the apartment?

- This is considered a default of the loan agreement. The 'unforgiven' balance would become due and payable.
-

What happens if I decide to sell my house?

- If you sell prior to the end of the 15 year term, the amount of loan that remains 'unforgiven' shall be due and payable.
- The homeowner is also responsible for the legal fees to discharge the loan secured by the County by registration of a mortgage on title.

Can I voluntarily repay the loan?

- Yes, repayment of unforgiven portion of the loan can be made in a lump sum. All funds returned to the Secondary Suite Program are returned to the Program and offered to applicants on the waiting list.
-