

## Why We Need Your Help:

- Seniors population is increasing at a much higher rate than the total population and they will need housing options.
- There are very limited rental housing units in CKL and COH.
- Average house prices and rents continue to increase and housing is becoming less affordable.
- Over a fifth of all households in CKL and almost a quarter of households in COH are facing housing affordability issues.



### CKL Office

Unit A  
37 Lindsay Street South  
Lindsay, ON K9V 2L9

**Local:** 705-878-9367 or **Toll Free:** 1-844-878-9367  
housinghelp@kawarthalakes.ca

[www.klhhousinghelp.ca](http://www.klhhousinghelp.ca)

### COH Office

Unit 8  
49 Maple Avenue  
Haliburton, ON K0M 1S0

## Before You Get Started:

### Check List:

- All persons registered on title to the property must sign the application form.
- Where there is one registered owner and the spouse of this owner has a matrimonial interest in the property, the owner and the spouse must sign the application form.
- Photo ID for all persons who have signed the application
- Photocopy of most recent Property Tax Assessment
- Proof of mortgage in good standing [statement from Lender(s)] and proof of property taxes in good standing [statement from Town or Municipality]
- Home Owner Income [ie. Tax return, pay stubs etc]
- Current Insurance Certificate
- Copy of all required regulatory approvals, if already received. [e.g Environmental, Building Code, Fire Code]
- Documentation of funding from other sources [If applicable]
- Project Plan and Schedule
- Picture of area where Secondary Suite is to be created.



CKL-H Housing Affordable Framework

# 2019 Secondary Suite Program



County of

**HALIBURTON**  
Ontario, Canada

## Secondary Suite Program

### What is a Secondary Suite?

A secondary suite is a private, self-contained unit within an existing dwelling. A secondary suite has its own bathroom, kitchen, living and sleeping areas, but can share a number of facilities including a yard, parking area, laundry and storage space.

### Program Goal for 2019

To create a minimum of ten (10) new units that would encompass one (1) or two (2) bedroom self-contained apartments in existing single or semi-detached homes within the City of Kawartha Lakes (CKL) and County of Haliburton (COH) for homeowners with income at or below the 60th percentile.



## Program Details:

Applications available July 5, 2019

Applications due:

Primarily based on first come first served basis based on a completed application and program eligibility. Consideration will be made to reflect the needs of both CKL and COH.

- Home must be located within CKL or COH
- New 1 or 2 bedroom self-contained apartment created in existing single family home.
- CKL Homeowner income at or below \$84,600
- COH Homeowner income at or below \$73,200
- Home must be valued at or below \$409,250
- Up to \$10,000 toward eligible expenses, such as construction materials, engineered drawings, municipal permits etc.
- Forgivable interest free loan over a fifteen (15) year period.
- New unit/s must rent at CMHC average rent for the 15 year period.

### Secondary Suite Tenants:

Secondary suite tenants would be a small household whose income is at or below the 60th percentile, and who is currently residing in CKL or the COH.



### 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.

### Are there timing requirements?

Yes, construction must begin within 120 days of signing the funding approval agreement and completed within a year.

### 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.

### Do utilities have to be included in the rent?

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

### 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.

### Will renovations started prior to signing the funding approval agreement be covered?

No, prior renovations will not be eligible for reimbursement.