

# A Home Within a Home

*Secondary Dwelling Units*



*An information guide  
for homeowners  
June 2006*



## Homeowners – new and old – face similar challenges today.

---

For some, the challenge is to find separate space for family members as personal situations change. It might mean adding rooms or making other renovations for their children’s caregiver, a university student, an elderly parent or even a returning 20 or 30-something year old child. For others, it may mean renting out space and earning extra income to meet their financial obligations.

Thanks to the recent changes in zoning, homeowners now have an easier time doing both. Homeowners can now create separate living space for extended family members or become a landlord and rent to tenants for the additional income it provides.

Homeowners may know these spaces as accessory apartments or in-law suites. The City calls them “secondary dwelling units”. Effective September 2005, secondary dwelling units are permitted in all areas of the city — with the exception of the former Village of Rockcliffe Park.

For homeowners with existing units, the zoning changes mean peace of mind for them and their tenants once the unit meets the zoning, building and fire code requirements.

For all homeowners, this booklet is a brief overview of the things residents should consider before building a “home within a home”. It also explains what homeowners should do to ensure that a unit complies with the new zoning requirements if it was built before September 2005.

More information is available by calling 3-1-1 or visiting one of the City’s Client Service Centres and speaking to a Development Information Officer.

## *What is a secondary dwelling unit?*

---

A secondary dwelling unit is a single self-contained, rental apartment with its own kitchen and bathroom. While many are basement apartments, a unit can be installed on any floor of the house.

These units can be created in a:

- Detached house
- Semi-detached house (a “side-by-side”)
- Duplex (one unit above the other)

An attached garage can also be converted into a secondary dwelling unit provided parking, that conforms to the City’s zoning requirements, can be located elsewhere on the property. A detached garage however, cannot be converted.

## *Are there any exceptions?*

---

Yes, there are two:

1. Secondary dwelling units are not allowed in the former Village of Rockcliffe Park.
2. Secondary dwelling units built in any of the former municipalities listed below:
  - Cumberland
  - Gloucester
  - Nepean – Urban
  - Osgoode
  - Goulbourn
  - West Carleton

Units were permitted in these former municipalities before the City changed the zoning requirements in September 2005 and are exempt from the new zoning requirements, provided the units met the requirements of the previous municipality.

If your existing unit is built in one of these municipalities, it is in your best interest to ensure that it meets the new zoning, building and fire code requirements — both for safety reasons and for the resale of the property.

### **Did you know?**

*Effective September 2005, secondary dwelling units, also known as “accessory apartments” and “in-law suites”, are now permitted in all areas of the city, with the exception of the former Village of Rockcliffe Park.*

## *Consider the advantages*

---

**Financial** – Building a secondary dwelling unit in your home and renting the space can mean extra cash to help meet monthly mortgage payments.

**Flexibility** – There are many ways to fill the space created by a secondary dwelling unit. For some, it can help extended families stay together under one roof while retaining privacy and independence for everyone. Or, having the additional income may allow elderly homeowners to stay in their homes and keep ties to the community. For others, it means offering live-in accommodations to caregivers.

**Peace of mind** – For homeowners and tenants, the new rules for building secondary dwelling units mean safe and secure accommodations that meet the building and fire code requirements.



# GETTING STARTED

## *Rules to remember before you build*

- ✓ A secondary dwelling unit cannot exceed 40 per cent of the gross floor area of the principal dwelling. Basement units are an exception — there is no maximum size.
- ✓ Only a *finished* basement can be included in the gross floor area calculation of the principal dwelling.
- ✓ A maximum of one unit is permitted in a detached dwelling, one in each half of a semi-detached building and only one for the whole of a duplex dwelling.
- ✓ The new unit must be on the same lot as the principal dwelling unit, must share the yards and parking areas, and must not change the streetscape character along the road on which it is located.
- ✓ The new unit must have a separate access on the ground floor of a principal dwelling (unless building or fire codes allow something else). However, the separate access is not allowed in an exterior wall facing the front yard. An internal shared lobby or entrance hall with a common entrance in the exterior wall facing the front yard is permitted.
- ✓ Providing an additional parking space for the new unit is not required. If you decide to add a parking space, you must build it in compliance with the new zoning requirements.

These are just some of the rules you need to remember before you begin planning your unit. Before you start, we encourage you speak to one of the City's Development Information Officers to ensure that you comply with the new zoning requirements.



## *Build with safety in mind*

If you already own a home and want to build a secondary dwelling unit, some alterations might be necessary, such as constructing or demolishing a wall or partition, relocating stairs, installing windows, basement entrances, or additional plumbing.

Whatever alterations you need to make, the new unit must meet all zoning, building and fire code requirements. In many instances, building and plumbing permits will be required.

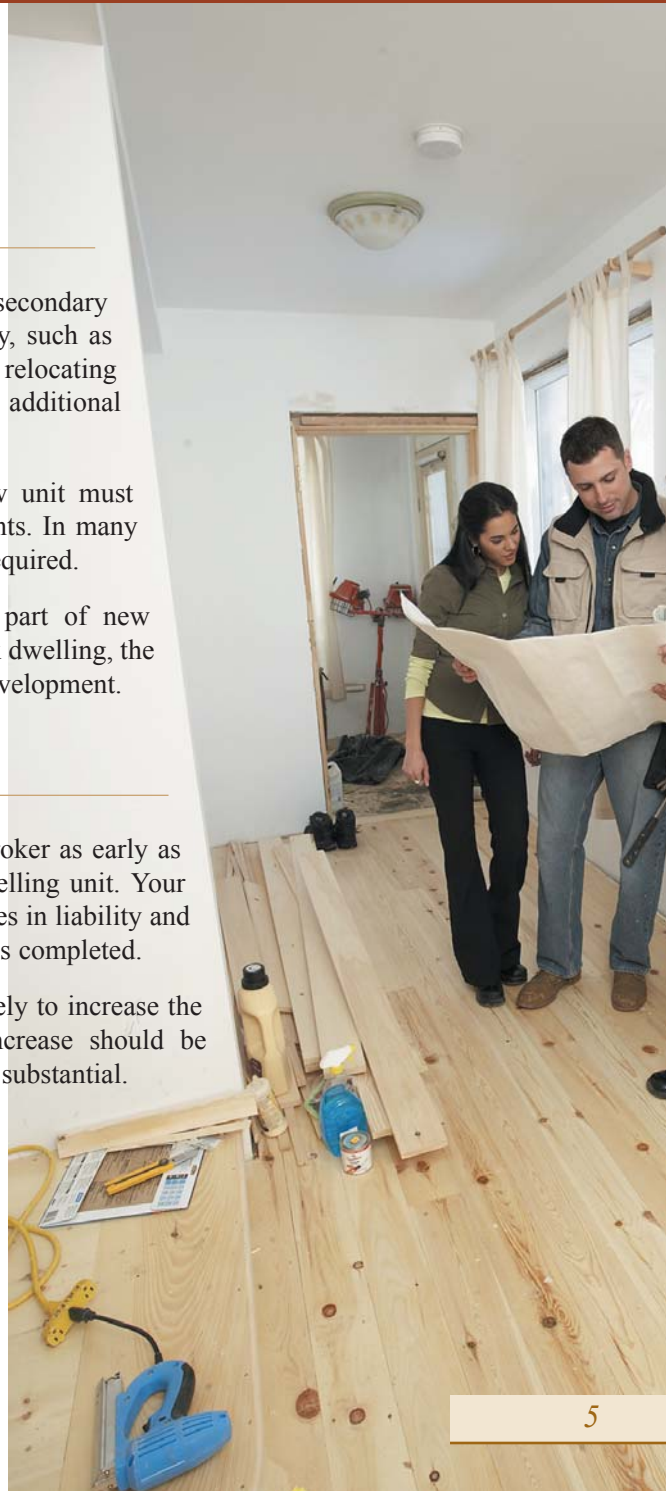
If a secondary dwelling unit is being built as part of new construction in a detached, semi-detached or duplex dwelling, the building permit process will deal with the entire development.

## *Other things to consider*

**Insurance** – Notify your insurance company or broker as early as possible about your plan to build a secondary dwelling unit. Your policy may need to be adjusted to reflect the changes in liability and the adjusted value of your home after the addition is completed.

**Property Taxes** – A secondary dwelling unit is likely to increase the value of a home; however, the property tax increase should be relatively small unless the market value increase is substantial.

**Income Tax** – Under the *Income Tax Act*, any rent collected must be declared as additional income. Reasonable expenses incurred in operating the secondary dwelling unit can be deducted from the rental income.



## *Apply for a building permit*

---

In order to build a secondary dwelling unit that complies with all the City's zoning, building and fire code requirements, you must apply for a building permit. Here's how:

### *Step 1*

---

Talk to a Development Information Officer who will check the zoning of your property and confirm that a secondary dwelling unit is permitted.

### *Step 2*

---

Prepare the building plans for the unit. You can draw these plans yourself or you can use the services of an architect, certified designer or certified draftsman. Please note that the City does not provide design services.

#### **Building permit fees**

*The City charges a fee for building permits; however, development charges are not added to this cost when building a secondary dwelling unit in an existing home. This represents a considerable saving to homeowners.*

The drawings must clearly illustrate the proposal including the dimensions of the rooms in the unit, the location of the windows (types and size), stairs, structural posts, the heating system, plumbing fixtures, electrical outlets, etc.

You can get a building permit application from the City's Web site or from one of the Client Service Centres.

Buildings Branch staff will complete a plan examination review of your submitted drawings prior to approving and issuing your building permit.

If you have specific questions about the *Ontario Building Code*, call 3-1-1 and ask to speak to a City Plan Examiner.

More information about the building permit application process is available on the Building Code section of the City's Web site at [ottawa.ca](http://ottawa.ca).

## *Getting financial help*

Canada Mortgage and Housing Corporation, Canada's national housing agency, is offering financial assistance for the creation of secondary dwelling units for low-income senior citizens and adults with disabilities, through its Residential Rehabilitation Assistance Program (RRAP). You may be eligible to receive a fully forgivable loan of up to \$24,000 if you meet the following two criteria:

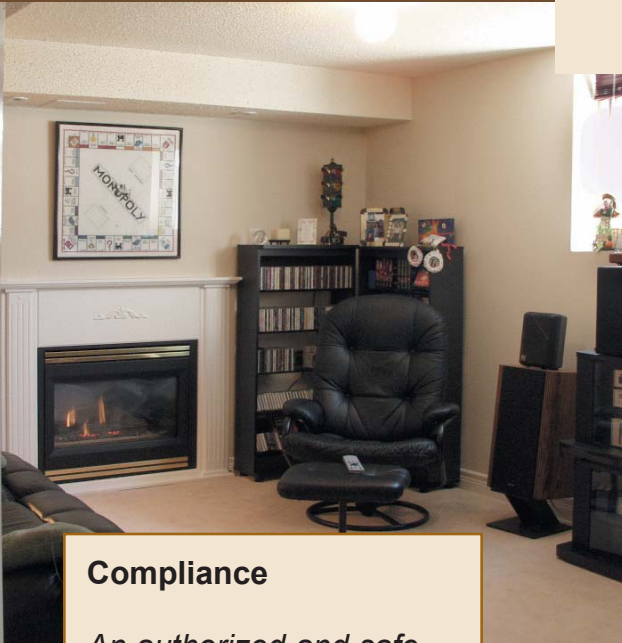
1. You create a secondary dwelling unit for a low-income senior or adult with a disability.
2. You agree to sign an Operating Agreement. By doing so, you agree to charge a predetermined rent for the term of the Agreement.

For further information on the federal RRAP program, contact the CMHC Ontario Office at 1-800-704-6488 or visit the CMHC Web site at [www.cmhc.ca/ontario](http://www.cmhc.ca/ontario).





# MORE INFORMATION



## Compliance

*An authorized and safe unit will improve relationships with your tenants, your neighbours, and the City and reduce resale difficulties.*

## *Does your existing unit comply?*

---

If you built a secondary dwelling unit before the zoning requirements changed, it is in your best interest to check with a Development Information Officer and find out if your unit complies with the current zoning, building and fire code requirements.

While this may involve making modifications to the unit or the building in order to comply, in the end, you and your tenants will have peace of mind knowing that the unit meets all of the City's requirements.

Having an unauthorized unit in your home may pose a safety or liability risk for you and may cause difficulties when you decide to sell your home.

Call 3-1-1 and ask to speak to a Development Information Officer about making your existing unit as safe and secure as possible.

## *Find out more*

---

Go to the City's Web site at [ottawa.ca](http://ottawa.ca).

- Search for "Secondary Dwelling Units" to find the new zoning requirements and other important information.
- Search for "Building Code" and "Fire Inspections" to find out more about the Code and requirements.

Call 3-1-1 or visit one of the City's Client Service Centres and ask to speak to a Development Information Officer or a Plan Examiner.