



Strong, healthy and sustainable communities where individuals and families thrive.

## Secondary Suites Program

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# Presentation Outline



- Who I am
- What the Secondary Suite Program is
- The application process
- How to apply

## Who I Am



- Province of Manitoba Department of Families
- Manitoba Housing - more than property management
- The Manitoba Housing and Renewal Corporation, Housing Delivery Branch

# What the Secondary Suite Program is



- Program to help increase the number of affordable rental housing units and to help increase home ownership affordability
- Financial assistance toward the cost to build a secondary suite
- 50% of the costs; to a maximum \$35,000
- Forgivable Loan with a 10-year term

Program provided with financial support from the Government of Canada

# Secondary Suite Program



## Eligibility Criteria

- 1) You must own and occupy the house as your primary residence. If new construction, you must plan to live on the property as your primary residence.
- 2) You must be willing and able to meet all requirements of the City of Winnipeg; including permits, zoning, variances, size restrictions, etc.

## Eligibility Criteria



- 3) The existing dwelling must not require repair to the plumbing, electrical, structural, fire life safety, or heating system.
  
- 4) You must follow the Residential Tenancies Act. I.E. You are required to use lease agreements, provide proper notices to tenants, etc.

# Eligibility Criteria



5) For the first 10 years after you receive the funding, you must be willing to rent out the unit to eligible tenants at a rent that does not exceed the program rate.

a. Eligible Tenant – income limit

b. Monthly Rent – rental limit

# Program Income Limits



At the time the lease is signed, the tenant household income cannot exceed:

Family with children in unit **\$71,255\***

Family without children in unit **\$53,441\***

\*as of February 25, 2017



# Affordable Housing Rental Rates



## Inclusive of Heat, Water, and Gas – Winnipeg

Bachelor	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom +
\$607	\$880	\$1,092	\$1,182	\$1,425

As of February 25, 2017

# The Application Process



- Applications only available on request from Manitoba Housing
- You submit all required documents and checklist:
  - Complete application (signed by all owners)
  - Verification of ownership
  - Drawing of secondary suite
  - Check with the City of Winnipeg to confirm the proposed secondary suite is allowed on your property
- Manitoba Housing Program Inspector will schedule a property visit with you

# Application Process



- Manitoba Housing sends you a letter informing you to proceed to the next step
- You are required to:
  - Have drawings approved by the City of Winnipeg
  - Obtain quotes from three contractors
  - Complete a costing form that breaks out all eligible costs, including the construction costs quoted by contractor of choice
  - Provide a financing plan to complete the project

# Application Process



- Manitoba Housing reviews documentation and determines loan amount. An approval package will be provided, which includes:
  - Letter detailing the approval
  - Agreement detailing the conditions for receiving payment and conditions for renting out the unit for 10 years
  - Mortgage documents for your lawyer to register the Secondary Suite Program Mortgage

# Loan Process



- Sign the agreement and submit
- Arrange financing
- Enter into a contract with your contractor
- Acquire a building permit
- Update insurance
- Register Program Mortgage
- Building Location Certificate
- Submit Invoices/Receipts
- Tenant Declaration Form
- Be a good landlord
- Manitoba Housing monitors property for 10 years

# How to Apply



## Applications and Questions

Manitoba Housing's Housing Delivery Branch at:

200-352 Donald Street, Winnipeg, MB R3B 2H8

Telephone: 204-945-5566    Toll-free: 1-866-689-5566

Email: [housingprograms@gov.mb.ca](mailto:housingprograms@gov.mb.ca)

Learn more on our website at:

<http://www.gov.mb.ca/housing/mh/progs/progs.html>