

Celebrating Another Housing Option for Adults with Disabilities

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Years ago, when our family's now 18-year-old son, Robert, was dually diagnosed with PDD-NOS and Bipolar Disorder, we came across a website with housing options that looked interesting, but immediately discarded as impossible for us! For one thing, we were concerned that our son—who was then struggling in residential care at London's Child and Parent Resource Institute (CPRI)—would never be able to again live within our family unit; for another, I was apprehensive about the fit between this program and our city bylaws. Fast-forwarding to 2007, with the guidance of our realtor Karen Hobbs-Thomson of REMAX, my husband and I purchased a home with an “empty shell” in an outbuilding that was comprised of about 300 square feet, including a similarly tiny basement with full ceiling height. We purchased our home with the idea that this space could somehow be converted from its former use as the boiler room for commercial greenhouses, into a transitional living area that fit well with our prediction that our son would want some freedom by age 18—but not too much!

Immediately after purchasing our home, we began researching the options and checking out various possibilities that would align with our municipal regulations in the City of Brantford. After struggling for some time, we approached Brantford Housing, where Tom Hodgson enthusiastically reminded me of the Canadian Mortgage and Housing Corporation [CMHC] support for creative options in housing. Specifically, he kindly ordered and provided me with a copy of CMHC's “Residential Rehabilitation Assistance Program [RRAP]: Secondary/Garden Suite” application package. Within RRAP, the use of a Secondary/Garden Suite is described as follows:

“Canada Mortgage and Housing Corporation (CMHC) offers financial assistance for the creation of a Secondary or Garden Suite for a low-income senior or adult with a disability — making it possible for them to live independently in their community, close to family and friends” (CMHC, 2010, para. 1).

What is a Secondary Suite or a Garden Suite?

A secondary suite, sometimes called an in-law suite, is a self-contained separate unit within an existing home or an addition to a home. This means there are full kitchen and bath facilities as well as a separate entrance. A garden suite is a separate living unit that is not attached to the principal residence, but built on the same property. Garden suites are sometimes referred to as “granny flats” because they were originally created to provide a home for an aging parent of a homeowner. Like a secondary suite, a garden suite is a self-contained unit. Regardless of which type of housing is chosen, secondary and garden suites must meet all applicable building code requirements as well as local municipal planning and zoning regulations.

Who Can Apply?

You may be eligible to receive assistance if: you are a homeowner or private entrepreneur owning residential property that would accommodate an affordable, self-contained rental unit for a low-income senior (65 years of age or more) or adult with a disability; your property meets with the applicable zoning and building requirements; you consent to