

## **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

enter into an Operating Agreement that establishes the rent that can be charged during the term of the Agreement; you also agree that the household income of the occupant(s) of the newly created self-contained unit will be below a CMHC set level. Adapted from CHMC (2010, para. 1-6).

Our next step was to work our city's planning department to see what proactive steps needed to be taken prior to the approval of a permit for this forgivable loan, described in detail above. During these lengthy and sometimes challenging processes, we were fortunate that our call for help came across the desk of Lucy Hives, a Senior Planner for the City of Brantford. Together, we researched various options, searched out paperwork, drawings, measurements and plans, and reached various conclusions. First, we applied for a zoning change to allow the development of a fully self-contained unit on our property's outbuilding, currently zoned as a single-family dwelling space. Later, this option was discarded and we were requested to design and build a fully enclosed breezeway which would join our main house together with our outbuilding. This joining together, along with full interior access to the unit for our son, would then allow us to obtain permit approval.

At this point, we were extremely privileged to have Rob Wilkie enter the scene, owner of Rob the Builder in Kitchener/Waterloo [robthebuilder@primus.ca]. Rob was able to take our vision and the city's regulations and craft them into a plan that worked for all involved. With this breezeway fully excavated, built and finished with a series of shoe racks, coat hooks, and other storage devices to create delight in any mother—of a child with ASD or not—the second phase of constructing the living area could begin.

Years of planning went into several nail-biting weeks of preparing lengthy, detailed and precise responses to a range of questions, inquires and regulations put in place to support this CMHC program, as we prepared a package to be forwarded for approval. After several follow-up series of questions, answers and more documentation, we received the “go-ahead” letter! This was a day of celebration in our home!

Together with the unwavering support and ready assistance of Anne De Rosse, also of the Housing

Department in the City of Brantford, we successfully navigated the step-by-step process of construction, approvals, and the reimbursement process. As of the time of this writing, we are awaiting only the last piece of the approval on the completion of our extended living space from the Fire Marshall, the Electrical Safety Authority, CMHC, and the City of Brantford. We have been proud to be a part of Brantford's first use of this imaginative program.

This is what Tom Hodgson, RRAP Agent, very kindly had to say about the process:

It was so exciting to receive the inquiry from Kimberly Maich with respect to CMHC's Secondary Suite program. I could tell after speaking with Kimberly for a short time that she was the perfect candidate for the program. The City of Brantford Housing Department had just recently taken over the administration of the program so we were thrilled about the possibility of seeing an application come to fruition. After visiting Kimberly and seeing the finished project it was obviously a resounding success. Kimberly's son Robert will be able to live independently but will also be close enough to family and friends to receive necessary support. Thanks Kimberly for your patience, determination and unwavering positive attitude throughout the process.

Consider CMHC's programs as an option for your son or daughter who is not quite ready to face the world with complete independence, but is ready to spread their wings slightly in the sight of his or her parents. Here are a few pieces of advice from one experience:

- Your work will be done on a very tight deadline—have your contractors ready, waiting and prepared for a quick turn-around. For example, Rob Wilkie, our dedicated builder, often slept in the living area itself while working [quietly] into the wee hours of the morning.
- Be prepared to deal with many details and to gather and share information from a variety of sources. Be patient and persistent!
- Photocopy everything you submit. Keep your information organized every step of the way. A clear proposal is a more readily accepted proposal.

- Don't be afraid to use the courier for speedy delivery!
- Ensure all your approvals are in place as soon as possible. Pay for your permit up front. Even though you may not be reimbursed for its cost, you will be prepared to start work as soon as your forgivable loan is approved. For example, when we received our approval letter, our work was to begin "immediately" and we were given a specific completion date.
- Be certain that your contractors know that they will be waiting for reimbursement for their work and that the program does not include up-front costs.
- Plan to have extra funds on hand for unexpected costs, as well as preparation costs. For example, prior to applying for this program, we paid close to \$20,000 to waterproof the basement area and to build the breezeway required by municipal regulations.
- Keep in mind that you have a responsibility to maintain CMHC standards for a long period of time to fulfill the requirements for loan reimbursement.
- Finally, celebrate this program, an exceptional option for our grown sons and daughters with ASD or other disabilities.

Author's Note: Various friends and family members kept kindly inquiring, "Is Robert excited?" I typically responded, "Not nearly as excited as we are!" However, I think we finally had his approval for the project when he staggered into his new living space shortly after the inspectors left, burdened down by a modest television set purchased with care by money he saved for 15 years for an important event. He brought his very own television to the basement and sat on his very own reclaimed couch, and sighed. I interpret this as a sigh of contentment and happiness!

Many thanks to Boyle's Plumbing and Heating of Brantford, for their steady support, careful planning, and well-timed work completion [boyleplumbheat@lincsat.com].

Photos provided by Michelle Barr, Master of Education student at Brock University and Autism Specialist at McMaster Children's Hospital's Autism Spectrum Disorder School Support Program.

### References

Canadian Mortgage and Housing Corporation (2010). Residential Rehabilitation Assistance Program for Persons with Disabilities (RRAP — Disabilities) Retrieved on 24 August 2010 from [http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas\\_003.cfm](http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_003.cfm)[http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas\\_003.cfm](http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_003.cfm)

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