

*Secondary Suites – Tenant, Owner and Community Benefits

| Benefits to Tenant | Benefits to Owner | Benefits to Community | Benefits Legalized (to Tenants & Community) |
|--|--|--|--|
| <p>Affordability/Market Impact - Secondary suites increase supply on market and tend to be lower cost than apartments</p> <p>Choice - Offers a choice to live in a low density neighbourhood. Secondary suites are ground-oriented, usually include access to yard.</p> <p>Proximity to Services - Suites in existing neighbourhoods include benefit of having access to existing schools, shopping, recreation, and other services</p> | <p>Mortgage Helper - Offers an option for new home buyers to assist in mortgage payments.</p> <p>Seniors/fixed income groups - Have greater potential to remain in their homes. Seniors may feel more secure and have assistance with property up-keep through tenant agreement.</p> <p>In-Law Suites - Opportunity to provide children or elderly relative with opportunity for independence within same principle dwelling. Alternative to assisted living.</p> | <p>Maintain/Modestly Increase population - Modest population increase in communities that may be subject to population decline due to life cycle changes - Population thresholds can increase viability of commercial and public services</p> <p>Neighbourhood Character - Secondary suites increase rental housing stock without significantly changing form of low density neighbourhoods</p> <p>Promotes Smart Choices - Increase density in existing neighbourhoods, lessening pressure to develop at outer edge of community.</p> <p>Use of Existing Infrastructure - Make use of existing infrastructure (utilities, roads, parks, schools) that may be under-utilized through decline in population</p> <p>Socio-Economic Diversity - Secondary Suites allow citizens from range of economic levels and age groups to live in same neighbourhood</p> | <p>Stability - More reliable and stable rental supply (not subject to risk termination due to enforcement action)</p> <p>Income Stream for Mortgage qualification - Legal Suites are recognized by lenders such that they can assist in qualifying new home owners for mortgages.</p> <p>Increase in Federal Transfer Payments - Tenants will be more easily identified, and can result in higher population counts, thus increasing population-based grants.</p> <p>Infrastructure Planning - Increased certainty on number of dwelling units provides government better opportunity to plan infrastructure requirements</p> <p>Health & Safety - Increasing legal opportunities for secondary suites will provide better opportunity for ensuring minimum health and safety standards are met (Fire and Building Code).</p> |

*Adapted from “Secondary Suites: A Tool to Address Calgary’s Affordable Housing Needs” United Way, Calgary. Revised March 2007.