



A Guide to Second Dwelling Units



This guide explains how to establish an authorized second dwelling unit in an existing private residence in Wasaga Beach. It describes established standards that help ensure that houses with second units are safe, legal, and liveable both for you, your tenants, and your neighbours.



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1.0 Introduction

This guide explains how to establish an authorized second dwelling unit in an existing private residence in Wasaga Beach. It describes established standards that help ensure that houses with second units are safe, legal, and liveable both for you, your tenants, and your neighbours.

There are many considerations and requirements to create a second dwelling unit in your residence. This Guide is intended to provide assistance to homeowners and contractors, in plain language, in understanding the Town's planning and building permit processes for second dwelling units within homes in Wasaga Beach.

**Knowing the standards will give you
greater peace of mind and help you
reduce your liability as a landlord.**

If you are planning to construct a new second dwelling unit, or have an existing second unit, the Guide provides information on what is required to have it authorized by the Town. Authorized second dwelling units can provide safe and affordable housing for Wasaga Beach residents. Currently the Town's housing stock is comprised of approximately 90% single-detached dwellings, most of which are in private ownership. This results in few rental housing opportunities being available.

To help you navigate through the regulations and requirements, the Town has compiled the information that you need to establish a second dwelling unit in your residence in this Guide. Knowing the standards will give you greater peace of mind and help you reduce your liability as a landlord. It is important to remember that operating a successful second dwelling unit is much more involved than meeting provincial, municipal zoning, and Building Code, Fire Code, and electrical safety requirements. As a landlord you will be responsible for addressing a variety of property management issues that can arise at any time.

While every attempt has been made to ensure the content of the guide is consistent with applicable regulations and by-laws, if a discrepancy exists, the formal regulatory document shall prevail. Information in this Guide may change from time to time at the Town's and other agency's discretion. Be sure to check for updates so you have the most accurate information.



1.1 Permission for Second Units in Wasaga Beach

Permission for second dwelling units in certain areas of Wasaga Beach came into effect in Spring of 2014. The Town's Zoning By-law permits homeowners to create a second dwelling unit in single-detached, semi-detached, or townhouse residences, provided that specific criteria are met. Second dwelling units are not permitted in all areas of the Town, so it is important to check the Zoning By-law, and review your proposal with Town staff before going ahead with any construction.

Second dwelling units currently exist throughout the Town; however, they have not been previously authorized in Wasaga Beach without a Zoning By-law Amendment or a Building Permit. The establishment of an authorized second unit in your home, whether it currently exists or involves new construction, will require a Building Permit and a review for Zoning By-law compliance. The purpose of these requirements is to help to ensure the health and safety of tenants and property owners.

For a second unit to be authorized, it must meet:

Health and Safety Requirements

Residential Zoning Requirements

Building, Fire and Electrical Codes

Property Standards and **Occupancy Standards**

Homeowners are encouraged to rent their second units at rates that are considered affordable for Wasaga Beach's regional market area. Affordable housing means housing that is affordable to all residents of our community, including rental accommodation for a variety of tenants at different life stages and income levels. For example, a second unit may house aging parents who want to remain independent but need support, or adult children who have completed their education and are starting their careers. Second units can provide affordable housing opportunities for tenants in established neighbourhoods, close to jobs, transit and shopping.

If you are a homeowner or homebuyer considering a second unit, take the time to learn about your obligations in owning a home containing a second unit. This Guide will help you to learn more about the requirements and obligations of being a landlord. The time you spend planning ahead will better equip you to handle any situation that arises.



1.2 Who is Involved?

In creating or upgrading a home with a second dwelling unit, you will encounter many Town departments, associations and community agencies. Be prepared: there are costs associated with permits and inspections.

Building Department

Town Building officials review construction of newly created units and existing second units for building code conformity. They examine construction plans and administer building permits.

Planning Department

Town Planning officials primarily look after the zoning requirements for second units. They review your plans to ensure that your home is eligible for a second unit, and that your proposal meets the established Zoning By-law requirements for a second unit.

Municipal Licensing and Enforcement Department

By-law Enforcement officers respond to complaints from neighbours about second units, and can carry out inspections to ensure compliance with municipal by-laws.

Fire Department

Municipal Fire officials respond to complaints and fire safety concerns to ensure that life safety requirements of the Fire Code are being upheld.

Electrical Service Authority

This is a provincial, not-for-profit organization that ensures that wiring and electrical service comply with the necessary regulations.

Community Groups and Government Agencies

Community groups and government agencies provide public education on second units and offer services to help tenants and landlords. Funding or grant programs may be available to assist in the creation of affordable rental housing from various levels of government or private corporations. Some of these groups and agencies are listed in Section 3.4.



2.0 Legal Requirements for Second Dwelling Units

2.1 Guide for Authorization of a Second Dwelling Unit

Whether you are looking to buy a home with an apartment, wanting to upgrade an existing rental unit, or considering building a new unit, you need to make sure you are doing it safely and responsibly. For each case, you must obtain authorization from the Town through a Building Permit application. Second units have not been permitted in Wasaga Beach in the past, so all proposed and existing second units require a Building Permit, even if you are not proposing to do any construction. In order to rent your second unit, you will need to obtain a Final Occupancy Permit to demonstrate that your unit and home meet the standards of the Building Code. The flowchart on the following page (Section 2.2) visually demonstrates the basic process for authorizing a second unit in your home.

2.1.1 Notes for Owners with Existing Second Units

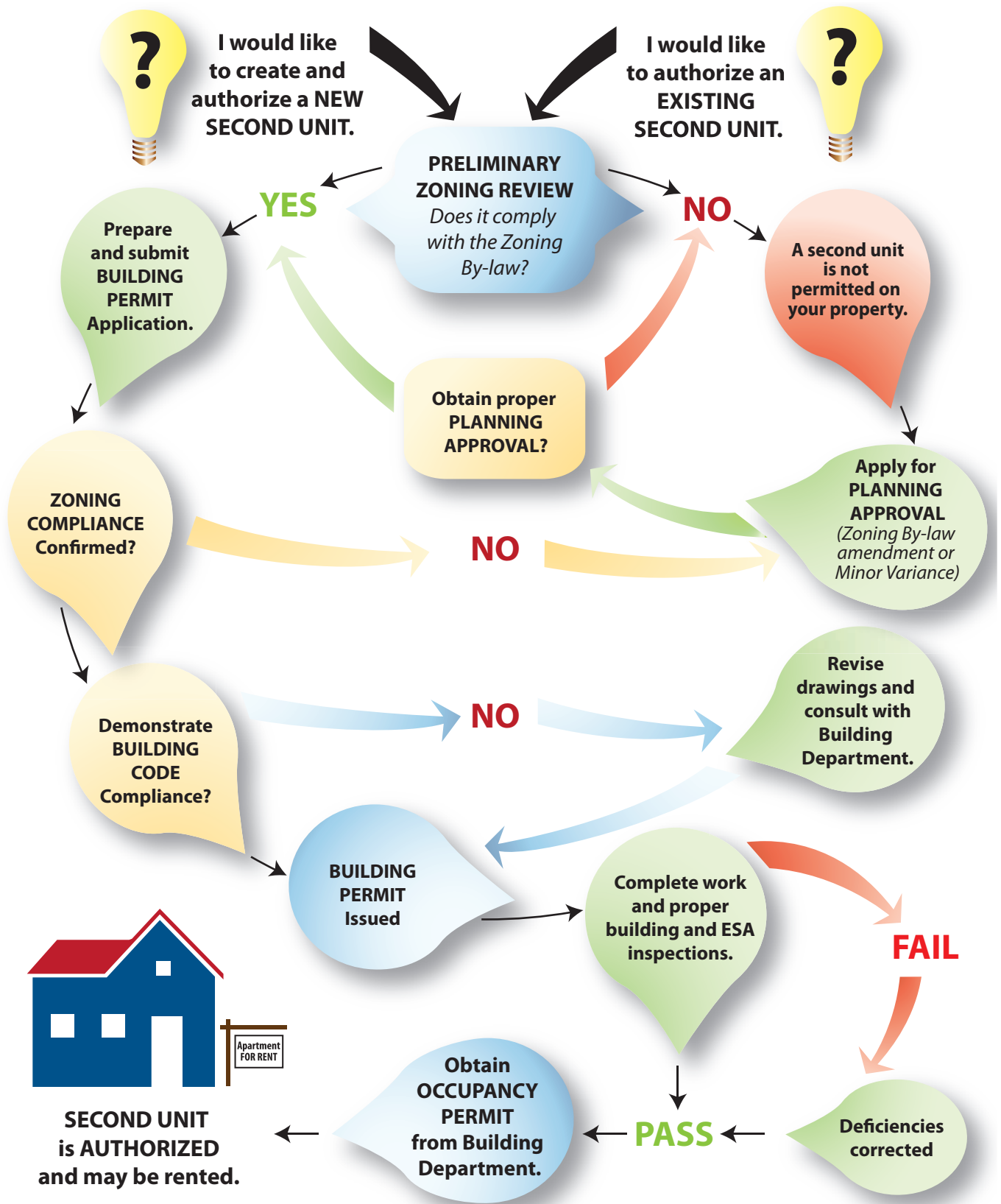
There are risks associated with operating a home containing a second dwelling unit. These risks are reduced when a home meets the required standards for a second unit, meaning it has been authorized by the Town. Having an authorized second unit helps to ensure that your home meets basic health and safety principles that protect you and your tenant. In order to obtain authorization, you will need to follow the steps in Section 2.2, Obtaining Authorization for a Second Dwelling Unit.

If an existing second unit has not received a Building Permit that demonstrates that it meets Building Code and Fire Code regulations, it is considered to be an unauthorized unit. The onus is on you to ensure that your second unit meets established standards. If a fire or flood occurred, you could be held responsible. In order to rent your second unit lawfully, you will require a final Occupancy Permit from the Building Department, which means that the second unit has been inspected and meets the Building and Fire Codes.

Be aware that someone else can also request an inspection of your second unit through a complaint to the Town. For example, your tenant or a neighbour can contact the Town about safety or maintenance concerns relating to a second unit, which may lead to an inspection by Town staff.



2.2 Obtaining Authorization for Second Dwelling Unit





2.2.1 Preliminary Project Review

Homeowners should preconsult with Town Planning staff prior to proceeding with a project to determine if their proposal complies with the Zoning By-law. Please also consult with the Building Department for a summary of the Building Code requirements for a second unit.



There are basic zoning requirements that must be met before your property may be eligible to accommodate an authorized second unit, but be aware that there are more specific Locational Criteria and Zoning By-law requirements included in Section 2.2.2. Before applying for a Building Permit to construct a new second unit, you should assess if your property meets the following requirements:

- The home must meet the Locational Criteria in the Zoning By-law.
- The main dwelling must be single-detached, semi-detached, or a street townhouse dwelling (with restrictions) that complies with Zoning By-law requirements.
- The second unit must be a single, self-contained dwelling unit that occupies a smaller area than the rest of the house that complies with Zoning By-law requirements.
- The property must meet parking requirements. One additional parking space is required to be provided on the property and tandem parking is permitted.
- The exterior façade of the house facing a street cannot be significantly altered. For example, adding a second and separate front door facing a street is not permitted.



2.2.2 Zoning By-Law Requirements

An authorized second dwelling unit is defined as an 'attached accessory dwelling unit' in the Zoning By-law, which means *it is contained within an existing residential dwelling but is secondary to the main residential use*. Only one attached accessory dwelling unit is permitted in a home, provided that all other zoning criteria are met. A dwelling unit contains kitchen and washroom facilities, and has a private entrance to the outside of the building or a common hallway or stairway. A dwelling unit is used for residential purposes and may not be used for short term accommodation purposes for tourists or vacationers.

A maximum of one additional dwelling unit may be permitted in a single-detached, semi-detached, link, or a street townhouse dwelling, provided that other zoning requirements are met. Not all townhouses are permitted to have a second unit: only those townhouse dwellings that are located on lots with a certain minimum lot frontage on a public street are permitted to have a second unit. One additional parking space must be provided for the second dwelling unit in addition to the two parking spaces required for the main dwelling unit, and there are restrictions on the width of the driveway and front yard landscaping.

The first step in establishing an authorized second dwelling unit is to determine whether your property meets the Locational Criteria in the Zoning By-law.

Locational Criteria
Second units are <u>only permitted</u> in homes that are:
Located outside of natural hazard lands, such as a floodplain.
Connected to full municipal water and sanitary services.
Located on and have access from a public street. Properties on private streets, such as condominium roads, are not permitted to establish second units.
Used as the primary residential dwelling on a property. A second unit is not permitted in stand-alone buildings on your property, such as sheds, bunkies, or garages.

If your property does not meet the Locational Criteria, you will need to apply for a Zoning By-law Amendment (rezoning) to permit a second unit within your home and/or property. A Zoning By-law Amendment is a planning application through which your request for a second unit will be reviewed. Your request would be viewed as a minor application, and there are associated application fees and additional time required to establish your proposed second unit. You will need to hire an agent, to prepare a supporting rationale, appear before Council, and represent your interests and application.



When you apply to amend the Zoning By-law, all owners of land surrounding your property will be notified of a public meeting, and all interested persons are invited to attend the public meeting to express their views and concerns. Council will make a decision whether to approve your request. If you disagree with Council's decision, you are able to appeal the decision to the Ontario Municipal Board, but other interested parties may also appeal Council's decision.

If your property meets the Locational Criteria, or has received approval for a Zoning By-law Amendment, the next step is to apply for a Building Permit. Your home and second dwelling unit must also meet the following Zoning By-law requirements:

Zoning By-Law Requirements
A maximum of one additional dwelling unit may be permitted in a single-detached, semi-detached, link, or a street townhouse dwelling (additional restrictions apply for townhouses).
The main residential dwelling must be a minimum of 93 square metres (1,000 sq.ft.) in size, exclusive of the accessory dwelling unit.
The minimum area of a second unit must be 37 sq.m. (400 sq.ft.), and must not exceed 45% of the size of the main residential dwelling.
The minimum lot frontage for a street townhouse dwelling that may contain a second unit must be 10.3 metres (34 feet), and the minimum driveway width shall be 5.6 metres (18 feet).
One parking space for the second unit must be located on the property, in addition to the two parking spaces for the main residential dwelling. Tandem parking shall be permitted.
The driveway width must not exceed 55% of the width of the lot frontage. A minimum of 45% of the front yard shall be landscaped open space.
A second unit may be permitted to be located in a basement or cellar only if the sanitary sewer or storm sewer serving the building is below the finished floor level of the basement or cellar, and meets the Ontario Building Code.
A business (home occupation) is not permitted to be operated in a second unit.
A second unit must not be rented as a short-term vacation or tourism rental accommodation.

If your proposal does not meet the Zoning By-law requirements, but there is only a minor discrepancy between the proposal and the requirements, you can apply to the Committee of Adjustment for a Minor Variance. The Town's Committee of Adjustment consists of citizen members who regularly hold public hearings to



consider applications for minor variances to the Zoning By-law. The Committee is required to ensure that the intent and purpose of both the Zoning By-law and the Official Plan are maintained, and that the proposal is appropriate for the development and use of the subject property or building. There is an application fee for a Minor Variance.

When you apply for a Minor Variance, all surrounding landowners will be notified of a public meeting, and all interested persons are invited to attend the public meeting to express their views and concerns. All surrounding landowners will be notified of your application, and a public hearing will be held. The Committee of Adjustment will make a decision whether to approve your request. If you disagree with the Committee's decision, you may appeal the decision to the Ontario Municipal Board, but other interested parties may also appeal the Committee's decision.

If your proposal meets the Zoning By-law requirements, or has received approval for a Minor Variance, the next step is to apply for a Building Permit.

2.2.3 Building Permit Information

The Ontario Building Code provides minimum construction standards to ensure public health and safety, fire protection, and the structural integrity of buildings. All new and existing second units must comply with the Ontario Building Code. You must apply for a Building Permit and receive a final Occupancy Permit to obtain authorization for a second unit in your home, even if you are not proposing to demolish or construct anything.





Applicable requirements of the Ontario Building Code for second dwelling units include entrance/exits, fire separations and other fire safety requirements, noise abatement, laundry facilities, minimum room areas, ceiling heights, and natural light requirements. The way the Building Code applies is specific to each application. Homeowners should consult with the Building Department to obtain a summary of the Building Code requirements for a second unit. A qualified designer can also provide you more detailed information about how the Building Code relates to your property.

Please note that if your home is less than 5 years old, the Building Code requirements to create a new second dwelling unit are more substantial, and may include separate heating sources, ductwork, thermostat controls, and fire separations.

Building Permits do not cover compliance with the Ontario Electrical Safety Code. Similarly, you will have to obtain permits for all electrical work from the Electrical Safety Authority and arrange for an inspection of all electrical work (See Section 2.3.2, Meeting Electrical Safety Standards).

Do I need a Building Permit?

A Building Permit is required to ensure the fulfillment of the minimum life, safety and health standards mandated by the province through the Ontario Building Code. Changing the occupancy of a structure from a single dwelling unit to a two dwelling unit requires compliance with the Building Code, regardless of whether any construction work is undertaken. A Building Permit is also required if:

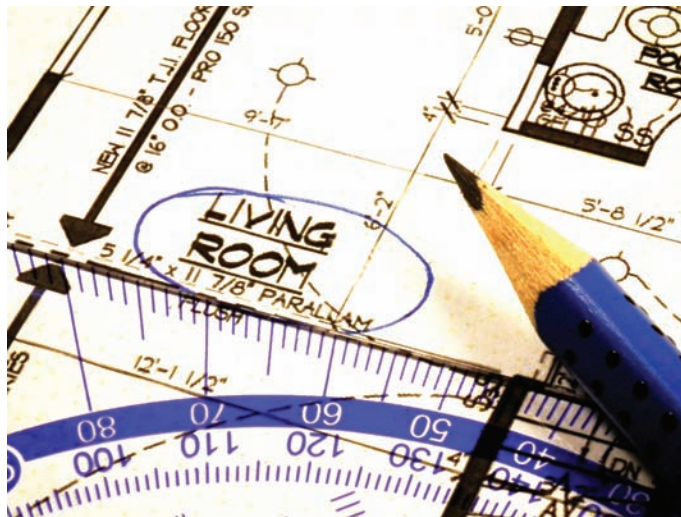
- **An addition is proposed to be built to create a second unit;**
- **Interior renovations are proposed to create a second unit;**
- **Interior modifications are proposed to create a second unit; or**
- **no work of any kind is occurring and the existing structure contains a second unit.**

The Building Permit process ensures that building standards are met and protects your interests, as well as those of the community at large. Your contractor may apply for permits on your behalf, but it is ultimately your responsibility to comply with all requirements.



2.2.4 Building Permit Application Requirements

To submit a Building Permit application, you will need to complete an application form and submit a Building Permit fee. Permit fees vary depending on the type of work being done, the amount of work or square footage involved, and the number of plumbing fixtures. The fees also change from year to year, so please contact the Building Department for the current fee schedule.



A typical second dwelling unit Building Permit application will require the submission of two (2) sets of the following drawings, prepared by either a qualified and registered designer or the homeowner. All drawings must be accurately drawn to scale, and must show existing and proposed constructions, along with elevations and dimensions.

- A **SITE PLAN** is a drawing showing the property and identifying all the structures on the property in relation to the property boundaries. It should include an arrow indicating where north is, the lot lines and their dimensions, the location and sizes of all structures, decks, pools, the distance between the structures and the lot lines, parking spaces and driveway dimensions, and any proposed changes to the existing grade.
- A **FLOOR PLAN** is a drawing of a house as it would look if it were cut horizontally a few feet above the floor. One floor plan is required for every level of the house. Each plan shows the interior layout of the particular level and provides information on the size, type and location of exterior and interior walls, fire separations, doors, windows, stairs, plumbing fixtures and showing the locations of appliances, built-in cabinetry, smoke detectors, carbon monoxide detectors. If any framing is proposed, the drawings should show the size, spacing and span of structural members, the composition of floor/ceiling assemblies, and the composition of wall assemblies.



- **ELEVATIONS** show the exterior view of each side of the house. Each elevation is identified according to the direction it faces (north, east, etc.) and indicates the extent of new and existing construction along with items such as roof overhangs, roof shape and eaves troughs.
- **SECTION DETAILS** provide a view of a house as it would look if it were cut through vertically at a particular location and illustrate construction details such as footings, foundations, walls, floors and roof.

The drawings listed above should contain enough information to demonstrate that the home, modified or not, with the second dwelling unit, will comply with the requirements of the Ontario Building Code. Drawings do not have to be professionally drawn. They just need to be detailed and accurate enough to illustrate Building Code compliance. The work/assistance of a qualified designer can commonly make a positive contribution to fulfilling Building Code requirements. If you hire a designer, the application should also contain a completed Schedule 1: Designer Information form.

2.2.5 Building Permit Inspections

Once a Building Permit is issued, Building inspectors inspect projects during key stages of construction to ensure the work complies with the Building Code and reviewed plans. Inspectors may visit several times, depending on the project, and they must be able to see the work under construction.

Some of these inspections can be combined and include;

Below ground rough-in plumbing	Fire separation (walls, ceilings, floors)
Framing	Plumbing and HVAC final
Above ground rough-in plumbing	Insulation, vapour barrier

OCCUPANCY / FINAL

An Occupancy/Final Inspection is required for authorization of your second unit, to demonstrate that all the proposed construction has been completed correctly, and the main building and second dwelling unit complies with the Building Code.

Building inspections need to be booked at least 24 hours in advance by calling (705) 429-1120 or emailing build@wasagabeach.com.

Inspections will take place Monday to Friday during regular business hours.



2.2.6 Municipal Addressing and Signage

You will be required to install signage and numbering for your second unit at your cost in accordance with the Municipal Addressing By-law. Second dwelling units will be assigned the letter “B” following the numerical address of the main residence. The address of the main residence will not change. Having the second dwelling unit signed and addressed correctly is especially important for emergency service response.

2.3 Compliance with Laws and Regulations

The quality of living conditions and the protection of every resident living in a house with a second dwelling unit are very important. All second dwelling units must be constructed and maintained in a safe and habitable condition in conformity with all municipal and provincial laws. These include, but are not limited to, Fire Protection and Safety legislation, Building Code Act, Planning Act (Zoning) and the Municipal Property Standards Maintenance and Occupancy By-law.

It is the Town’s role to ensure the health and safety of its inhabitants. The municipality will investigate all reported contraventions brought to its attention and take the necessary steps to obtain compliance. Actions, by the municipality, could include a wide range of legal orders, or Notices to Comply and/or charges being laid within the Provincial Court system. Please contact the Municipal Enforcement and Licensing Department to obtain more detailed information.

What happens if I do not get a Building Permit?

If you start construction but do not have the necessary permits, you may be ordered to stop work or remove work that has already been done. If these matters are not able to be resolved, then you may be prosecuted. If you are uncertain as to whether you need a permit for your project, contact the Building Department to inquire.

2.3.1 Meeting Fire Safety Standards

All second units must comply with the basic life safety systems defined in the Ontario Building Code and Fire Code. Before you make any change or begin construction on your home, contact the Building Department to find out more information about meeting fire safety standards. This simple step can save you time and money. Whether or not any construction takes place, the conversion of a home to a two-unit residential occupancy will require a Building Permit. Your Building Permit application should demonstrate that the new or existing second unit meets current Building Code standards for fire safety.



Carbon monoxide detectors and smoke alarms are required by the Building Code and Fire Code. Ultimately the onus is on you to ensure that your home complies with provisions set out in the applicable Codes. In all cases, minimum fire safety requirements must be met. The penalty for fire code violations is a fine of up to \$25,000 or a prison term of up to one year, or both.

Where can I get more information?

Fire regulation information is available from several sources:

The entire Ontario Fire Code and Ontario Building Code can be downloaded from www.e-laws.gov.on.ca

Fire regulations with commentary can be purchased directly at Publications Ontario, 1-800-668-9938

Visiting the Ontario Fire Marshal's website at www.firesafetycouncil.com/english/pubsafet/apartments

2.3.2 Meeting Electrical Safety Standards

Electrical safety is a key component of fire prevention. Ensuring that your home contains a safe electrical service and wiring system will increase the overall safety of the property. **You must arrange for your home to be inspected by the Electrical Safety Authority (ESA).**

Only a licensed electrical contractor registered with the ESA should undertake electrical work, and any electrical work must be inspected by the ESA. The ESA inspection fees are the responsibility of the homeowner or the licensed electrical contractor and will be in accordance with the Ontario Electrical Safety Code.

Checking to see that the electrical service for your home is safe and useable is always a good practice. If you are operating a second unit, this is especially important. Not only will this help you obtain insurance, but it can also benefit you if and when you resell your property. Most importantly, though, it will reduce hazards for you and your tenant.

Any home containing a second unit will need a General Inspection for Compliance of Two-Unit Residential Dwelling to be considered an authorized unit. This will guarantee the electrical service and wiring is safe and useable for the number of



people living in the house and for the appliances in the home.

Please note that if a homeowner wishes to bill a tenant separately for hydro usage, a separate hydro meter and electrical panel would be required. In this event, the homeowner should contact Wasaga Distribution Inc., which is the local hydro service provider, as well as the Electrical Safety Authority. Contact information for these organizations is provided at the end of this Guide.

Obtaining a Certificate of Inspection for Electrical Safety from ESA

Apply for an inspection - Requests for an electrical inspection should be filed before or within 48 hours after the start of any electrical work on your house. If possible, the application should be made by the licensed electrical contractor completing the electrical work. All requests and arrangements for electrical inspection shall be communicated to the ESA. Please note that electrical permits are not the same as Building Permits. There are fees for inspections of electrical installations.

Correct any defects - After the site inspection has been completed, if the ESA has identified any non-compliance defects, the owner shall remedy all defects in a timely manner. This information will be given to the owner with a time provision for correcting the defects. When electrical work is required to correct the defects, a separate application of inspection (permit) is required, and requires the use of a licensed electrical contractor.



Obtain a Certificate of Inspection - Once the site inspection(s) has been completed and either there were no findings of non-compliance or all defects have been corrected and re-inspected and now complies with the requirements of the Ontario Electrical Safety Code, a “Certificate of Inspection” is issued by ESA showing a record of compliance. Please note that when using a licensed electrical contractor it is important to request a copy of the “Certificate of Inspection” for your records.



3.0 Other Considerations for Second Dwelling Units

3.1 Becoming a Landlord

Having a second unit in your home means you are becoming a landlord. There are advantages and disadvantages, and in addition to the income generated from a second unit, there are financial and other considerations to be aware of.

Responsibilities of a Landlord

You should understand all the legal obligations involved in becoming a landlord. You have the right to collect rent on time, not have your property damaged and not be harassed or disturbed by your tenant. You also have legal responsibilities. Most important, you are responsible for providing a safe home to your tenants.

The relationship with a tenant is governed by Ontario’s Residential Tenancies Act. The following three provisions from the Act are especially relevant for second units:

security of tenure:
a tenant has the right to occupy the unit until valid grounds for eviction are proven and proper notice has been given, even during a dispute;

housing standards:
a tenant has the right to live in a unit that is habitable, safe and properly maintained;

reasonable enjoyment:
a tenant has the right to have overnight guests, to cook foods they enjoy, and to come and go as they please.

All tenancy agreements are subject to rules and regulations about discrimination under the Human Rights Code. As a landlord, you should be aware how this affects the tenant selection process and your interactions with the tenant.

There are other municipal by-law requirements to which all property owners must comply. The Town’s Municipal Addressing By-law requires you to install the appropriate municipal addressing signage on the property, especially for emergency service response purposes. The Property Standards By-law sets out standards for the reasonable upkeep and maintenance of buildings and properties including responsibilities such as yard maintenance and snow removal.



How does a second unit affect my income tax?

Keeping good records is important. Under the Income Tax Act and its regulations, you must declare all of the rent you collect as “income.” Any reasonable expenses made in operating a second unit may be deducted from your rental income, under certain conditions. Keep all your purchases and operating expense invoices, receipts, contracts or other documents. Any questions about the effect of rental income on your income tax can be directed to Canada Customs and Revenue Agency. They also publish a pamphlet, Rental Income Tax Guide, which is available free of charge.

Will my property taxes increase?

Overall, the property tax impact of second units will be small. Usually, a property’s current value assessment (CVA) does not increase unless there is a 5% increase in the total property value, or at least \$10,000. Depending on the location, a second unit will not generally increase the value of a home by enough to result in a CVA increase.

The major exception would be a second unit that is created by building an addition. This could significantly affect the total value of the property and result in a property being reassessed. If you would like more information on possible changes to your property tax, please call the Municipal Property Assessment Corporation (MPAC).

Insurance considerations

Notify your insurance company or broker as early as possible about your plan to add a second unit to your house. You should adjust your policy, before and after construction, to reflect the changes in liability exposure and value of the house.

You may find there is an increase on your annual insurance premiums. You can buy additional insurance to protect you against the loss of rental income if fire or an accident prevents you from renting out your unit. Increasing your personal liability insurance to reflect your new position as a landlord is wise. You can also ensure that you properly insure all workers during construction. For more information, call the Insurance Bureau of Canada.



3.2 Selling or Purchasing a Home with Second Unit

A second unit can increase the resale value of a home, since the rental income potential can assist a homeowner to cover mortgage costs or to generate extra income. Compliance with established standards increases the marketability of the property and may enable you to qualify for a larger mortgage loan. However, an improperly constructed unit that does not comply with the Zoning By-law, Building Code, or Fire Code may need costly improvements to meet these requirements.

Each transaction involving a second unit will be different, depending on the property. For example, if you buy a house containing a rental unit, you may find lenders or mortgage insurance brokers reluctant to provide funding if the unit does not meet fire safety standards. You may also face very serious consequences if you rent out an unauthorized second dwelling unit and an accident occurs.

When purchasing a home containing a second unit, be sure to request and carefully review documentation relating to permits and inspections required for an authorized second dwelling unit. Similarly, if you plan to sell a home containing a second dwelling unit, consider upgrading the existing unit so that it fits within established standards, as compliance may make your home easier to sell. Be sure to keep all the documentation for interested homebuyers.

Selling a rental property with tenants in possession can be a challenge. You must comply with the provisions of the Residential Tenancies Act with respect to a tenant's privacy when arranging for appraisers and prospective purchasers to view the house. You also need to be familiar with the process for terminating a tenant's lease.

How a Local REALTOR® Can Help - Real estate salespeople are licensed by the province under the Real Estate and Business Brokers Act. The Town has informed the local Southern Georgian Bay Association of REALTORS® of the permissions and requirements for second units. You may contact a REALTOR® for further information on your property, the potential risks, and the effects of a second unit on property values.



3.3 Frequently Asked Questions



What if I already have an existing apartment in my home?

Up until spring 2014, second dwelling units within residences have not been permitted in Wasaga Beach without a site-specific Zoning By-law Amendment or a Building Permit. Unless you can demonstrate the unit was created legally at the time of construction, you will need to obtain a Building Permit and demonstrate that the second unit complies with the Building Code and Fire Code. The process and requirements to authorize your second unit are outlined in this Guide.



Do I need a Building Permit for a second dwelling unit?

Yes. A Building Permit, demonstrating compliance with the Ontario Building Code, is required to change the occupancy of a structure from a single dwelling unit to a two dwelling unit. Regardless of whether any construction work is proposed for a new or existing second unit, a Building Permit is required to authorize a second unit in your home. You will need to apply for, and obtain a permit, before you begin any construction, renovation, or demolition. Prior to renting your second unit, you are required to obtain a Final Occupancy Permit from the Building Department.



Do I need to provide additional vehicle parking for a second dwelling unit?

Yes. A second unit requires one additional parking space that can be provided in a tandem (one vehicle behind the other) arrangement. This space must be located on your property, so parking on the street or the boulevard does not satisfy this requirement. There are Zoning By-law requirements concerning how wide your driveway may be and how much landscaping must be provided in the front of the house so that parking areas do not dominate the front yards of homes.



What are the size limitations for a second dwelling unit?

A second unit can have a floor area of up to 45% of the gross floor area of the primary residential structure and must be a minimum size of 37 square metres (400 sq. ft.).



Does a second dwelling unit need a separate entrance?

Yes. All second dwelling units are required to have a separate entry either from a shared entrance or directly from the exterior of the building. Safe entrance and exit must be provided in accordance with the requirements of the Building Code and Fire Code.



Will the Town assign a new municipal address to a second dwelling unit?

Yes. The second unit will be assigned the letter “B” following the numerical address of the main residence, i.e. #123 B Wasaga Beach Drive. The address of the main residence will not change. The property will be required to be signed and numbered in accordance with the Municipal Addressing By-law. Please be aware of the importance of referring to the second unit with the suffix “B”, for waste collection, postal service, and especially in an emergency situation.



Will there be waste pickup available for a second dwelling unit?

Yes. Regular waste collection services, including garbage, recycling, and organic waste, will be available at the curbside by the County of Simcoe, but only if they are aware that there is an authorized second unit in your residence.



Are there financial assistance programs available to help homeowners with the cost of creating a second dwelling unit?

Periodically, there may be funding or grant programs available from Federal, Provincial, County of Simcoe and local municipal governments in order to promote housing that is affordable to all members of the community. Grants and subsidies may also be available through Wasaga Distribution for energy efficiency.



Can I adopt a no-smoking policy for a second dwelling unit?

Yes. It is legal for landlords to adopt no-smoking policies. Landlords can impose additional restrictions on tenants beyond the standard lease agreement, as long as these requirements do not conflict with the Residential Tenancies Act, or the Human Rights Code. Please contact the Simcoe Muskoka District Health Unit for more information on how to keep your rental unit smoke-free.



3.4 Other Resources - Where to Get More Information

This following list provides contact information for the Town Departments and organizations described in this guide.

Building Department - Town of Wasaga Beach 705-429-1120
build@wasagabeach.com

Planning Department - Town of Wasaga Beach 705-429-3847
planning@wasagabeach.com

Fire Department - Town of Wasaga Beach 705-429-5281
fire@wasagabeach.com

Municipal Licensing and Enforcement Department 705-429-2511
wbbl@wasagabeach.com

Wasaga Distribution Inc. 705-429-2517
www.wasagadist.ca/
This organization is the local electrical power provider.

Electrical Safety Authority 1-877-ESA-SAFE (372-7233)
www.esasafe.com/consumers/permits-and-inspections/what-you-need-to-know

Canada Mortgage and Housing Corporation 1-800-668-2642
www.cmhc.ca
CMHC's website has valuable information to consider when renovating your home, including hiring a contractor, building design, housing affordability, renting, or becoming a landlord.

County of Simcoe Social Housing Department 705-725-7215
www.simcoe.ca/dpt/ss/sh or www.simcoe.ca/ontariorenovates
The County is responsible for planning, funding and managing social housing, and may provide grants or subsidies to promote housing affordability periodically as funding is available.

South Georgian Bay Housing Resource Centre 705-445-0643
www.housinginfo.ca
The SGBHRC brings landlords and tenants together for people in need of rental housing.

Chamber of Commerce - Wasaga Beach 1-866-2WASAGA (292-7242)
www.wasagainfo.com
The Chamber's business directory provides contacts for local building contractors.



Wasaga & District Builders & Contractors Association

www.wasagabuilderscontractors.com

The WDBCA's membership offer services for housing needs, trades, service and suppliers.

Southern Georgian Bay Association of REALTORS®

705-445-7295

www.sgbrealtors.com

Tax Information - Canada Revenue Agency (CRA)

1-800-959-8281

www.cra.gc.ca

Municipal Property Assessment Corporation (MPAC)

1-866-296-MPAC (6722)

www.mpac.ca/property_owners

Simcoe Land Registry Office #51 - Barrie

(705) 725-7232

This office can provide a survey of your property which you may need when applying for a building permit, insurance, mortgage or other legal purposes.

Insurance Bureau of Canada

1-800-387-2880

www.ibc.ca

Simcoe Muskoka District Health Unit

1-877-721-7520

www.simcoemuskokahealth.org

The SMDHU can provide information on keeping your property smoke-free.

Landlord's Self-Help Centre

416-504-5190

www.landlordselfhelp.com



We welcome feedback on this guide. Additional information is offered on the Town's web site: www.wasagabeach.com by opening the Housing Strategy link on the homepage.