

## Garden Suites

A garden suite—sometimes called a granny flat—is a portable, self-contained dwelling without a basement. It is installed temporarily in the rear or side yard of a lot with an existing, permanent, single-family house.

Usually, a garden suite has a kitchen, living room, one or two bedrooms, bathroom and storage space (see Figure 1). Your municipality may have planning or zoning regulations governing garden suites. These regulations can set restrictions, such as distance from the permanent house, parking requirements, how long a garden suite can stay on a lot and the appearance of the garden suite.

### WHO LIVES IN A GARDEN SUITE?

Garden suites are typically intended for individuals or couples over the age of 65 who can live independently, or for people younger than 65 who have a disability. The people living in the permanent dwelling—the host family—can provide the care and support to the people living in the garden suite. The host family is usually the children, grandchildren or other close relatives of the garden suite occupants. Once the people designated to live in the garden suite move out, it is possible to apply to the municipality for

another family member meeting the criteria to move in.

### THE BENEFITS

Garden suites provide affordable housing. They can be barrier-free and are easy to maintain.

In 1989, the Ontario Ministry of Housing installed 12 garden suites in three municipalities as a demonstration project. The assessment of this and similar projects found that garden suites:

- Allow the host family to provide support, companionship and security to the occupants of the garden suite and at the same time give both households continued independence and privacy.
- Provide a healthy and supportive environment that may enable occupants to continue to live independently longer.
- May reduce demands on community services when the host family can provide support.
- May provide financial gains when people who sell large houses move into garden suites.
- Often do not alter neighbourhood character, as they are temporary.



Figure 1 Floorplan of a garden suite

#### OWNERSHIP

The permanent home does not have to originally belong to the person or persons planning to move into the garden suite. A host family can install a garden suite on the property.

If the garden suite occupant is the owner of the permanent, single-family house, ownership of the house and the garden suite can be retained. Or, the owner can purchase, rent or lease a garden suite, move into it, and sell or rent the permanent house to a host family.

A provincial housing agency, a non-profit or co-operative housing organization, or a manufactured housing company can provide a garden suite, which can be rented, leased or purchased.

#### MUNICIPAL PERMITS

Terms and conditions for the use and occupancy of a garden suite are in agreements, licences and permits involving the host family, the garden suite occupants, the supplier of the unit and the municipality. These documents deal with several matters. They include location of the garden suite, servicing, access, parking, building and zoning bylaws, eligibility of the occupants, design compatibility of the garden suite and host family dwelling, maintenance and repair obligations, removal of the garden suite, restoration of the property and monitoring of use and occupancy of the garden suite.

#### INSTALLATION

Garden suites can easily be installed on large rural or urban lots with enough space to manoeuvre the unit into position in the side or rear yard (see figure 2). In cities, manoeuvring is easiest in corner lots or lots next to rear laneways.

In mid-block, or where yards are too small to bring in a garden suite in whole or in sections, a crane can lift the garden suite onto the property. Crane rental and insurance costs can be substantial.

#### COMPLYING WITH CODES AND STANDARDS

Garden suites must meet National Building Code of Canada requirements under the certification provisions of Canadian Standards Association (CSA) documents CAN/CSA-A277-01 for modular housing or panelized component housing and CAN/CSA-Z240 MH Series 92 National Standard of Canada

for mobile homes. These are consistent with provincial building codes.

#### PORTABILITY

Portability is important. So far, all garden suites installed in Canada have been portable dwelling units manufactured off-site. It is possible to construct garden suites in place, but portable, factory-built garden suites are likely to be more economical than built-in-place units because they are easier to install, remove and relocate over their 25-year lifespan.

Several companies in Canada manufacture one or more of the following types of housing that can be used as garden suites.

- **Modular housing:** This type of housing is delivered on a flatbed truck as completed modules or boxes. Each module contains the roof, exterior walls with all insulation, plumbing and electrical work installed, as well



Figure 2 Garden suite in New Brunswick.

as finished interior walls, floor coverings, cabinetry, mouldings and electrical and plumbing fixtures. Two or more modules can be joined at the construction site to form a completed house. A garden suite would typically not exceed two modules.

- **Mobile home:** These homes leave the factory as completed modules or boxes, like modular housing. Unlike modular housing, the mobile home modules are constructed on a lengthwise subframe (undercarriage) that ultimately forms a structural part of the foundation. Axle assemblies are attached to the subframe to move it from the factory to the home site. These units contain all of the components of modular housing and, in many cases, appliances and window coverings. A completed mobile home may be one mobile home or two joined together at the home site.
- **Panelized component housing:** This housing is constructed from a series of factory-produced wall, floor and roof panels. The panels may be “closed” with insulation, wiring, vapour barrier, interior gypsum board and exterior sheathing installed at the factory. Panels may also be “open,” consisting only of the framing lumber or “closed one side,” consisting of exterior sheathing applied to the framing members as the panel leaves the factory. The “open” and “closed one side” panels are finished on site.

Panelized component housing is easier to install on mid-block sites with restricted access to the rear of the property.

For more information about manufactured home companies across Canada, consult your telephone directory or visit these websites:

- The Canadian Manufactured Housing Institute – [www.cmhi.ca](http://www.cmhi.ca)
- Manufactured Housing Association of Canada – [www.mhac.ca](http://www.mhac.ca)

### COSTS

A number of factors affect the capital cost, installation costs and operating costs of garden suites. They include:

- type, size and design of the suite
- distance from the manufacturing plant to the installation site
- type of foundations, skirting and landscaping
- municipal connection to water and wastewater or hook-up to well and septic system
- municipal permit fees, levies, one-time development charges or licence
- municipal property tax
- removal and restoration costs
- if rented or leased, monthly fee and end-of-lease refurbishment charge.

### ADJACENT PROPERTY VALUES

Neighbours are sometimes concerned that a garden suite might devalue their property. Studies assessing garden suites show that they do not reduce the value of nearby properties. Interviews with neighbours show that garden suites do not interfere with their use and enjoyment of their property.

### MUNICIPAL TAXATION OF GARDEN SUITES

Most municipalities regard garden suites as property improvements, which increases the assessed value of the property—and property taxes—as long as the suite is in place. Some municipalities consider garden suites as chattel, since they are temporary. If so, the assessed value of the property is not affected. Instead, the unit is licensed and the municipality levies a licence fee.

### FINANCIAL ASSISTANCE PROGRAMS

Some host property owners may be eligible for relief from increased property taxation under programs for improvements for an older person or a person with a disability who would otherwise need alternative accommodation. Garden suite occupants who meet the eligibility criteria may qualify for a property tax exemption under provincial programs for the disabled and seniors in the community.

#### FINANCIAL ASSISTANCE FROM CMHC

CMHC's Residential Rehabilitation Assistance Program (RRAP) assists in the creation of affordable housing for low-income seniors and adults with a disability by providing financial assistance to convert or develop existing residential properties that can reasonably accommodate a secondary self-contained unit or a garden suite. **IMPORTANT:** Work done before the RRAP loan is approved is not eligible.

To find out more about CMHC assistance for garden suites under RRAP call 1-800-668-2642 or visit [www.cmhc.ca](http://www.cmhc.ca)

#### SUMMARY

Garden suites are self-contained dwelling units for seniors or people with disabilities. Upon approved zoning, and a building permit, a garden suite can be rented, leased or purchased, and installed in the rear or side yard of the lot of an existing single-family house. Occupants of the garden suite and the existing single-family house can benefit both financially and socially.

Depending on your situation and municipality, you may qualify for financial assistance to acquire a new garden suite or retrofit an existing one.

**To find more *About Your House* fact sheets plus a wide variety of information products, visit our website at [www.cmhc.ca](http://www.cmhc.ca) You can also reach us by telephone at 1-800-668-2642 or by fax at 1-800-245-9274.**

#### Free Publications

*Maintaining Seniors' Independence Through Home Adaptations:  
A Self-Assessment Guide*

Order No. 61807

#### **About Your House** fact sheets

*Accessible Housing by Design - Ramps*

Order No. 64949

*Accessible Housing by Design - Appliances*

Order No. 64961

#### Programs

*Residential Rehabilitation Assistance Program (RRAP)*

*Home Adaptations for Seniors' Independence (HASI)*

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