

Yukon Housing Corporation's



## *A New Standard in Home Construction*

The Accommodating Home Mortgage Program promotes the construction of homes that are easier to enter, get around in, interact with, and adapt for future needs. Such homes more readily accommodate everyone in society – be they young or old; short or tall; able-bodied or living with illness, disability or injury.

To encourage industry response to the need for Accommodating Homes, Yukon Housing Corporation is pleased to offer the following program incentives:

- 1) a tiered interest rate reduction on the mortgage financing of homes that meet or exceed the technical requirements of an Accommodating Home, and
- 2) enrolment of each qualifying residence in an Accommodating Home Registry that will support marketing and re-sale efforts.

## *What is an Accommodating Home?*

An Accommodating Home is a normal, everyday residence built with the following principles in mind:

- greater utility and convenience for people of all ages and ability levels;
- fewer potential sources of accident and injury;
- anticipation of future renovations that improve access and utility; and
- anticipation of future home automation and use of technological aids.

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Design, construction and finishing details that address these concerns can range from the simple to the complex. In determining which details would define an Accommodating Home, Yukon Housing Corporation has embraced the best of the simple solutions, and the most critical of those which will involve some planning and expense.

## *A Smart Investment*

Many of the common trouble spots of conventional housing are easily remedied. For example, changes in floor level that may occur at doorways are both a tripping hazard and an obstacle to wheelchair and stroller use. In an Accommodating Home, door thresholds are flush or low profile – and occupants and visitors alike can count on smooth passage into the home and between rooms.

Many of the features of an Accommodating Home, such as no-step thresholds and roomier hallways, are a benefit to the home's occupants from Day One. Other features are less obvious. They are built into a new dwelling to accommodate a potential future need and to simplify the renovation in question.

Reinforced walls in bathrooms are a prime example of a “hidden” feature of an Accommodating Home. The wall reinforcement (plywood or wood blocking) is installed before the original wall cladding goes on. In the future, when someone may require a grab bar by the tub or toilet, the installation will be both straightforward and inexpensive.

The logic of many of the features of an Accommodating Home is expressed by the old adage, “a stitch in time saves nine.” Initial investment in construction details that simplify later renovation will likely pay for itself – many times over.

## The Need for Accommodating Homes

The most common forms of disability experienced by Canadians are limitations to one's mobility or agility. For someone who has trouble walking, reaching or grasping, a conventionally-built home can be a 24-hour obstacle course and safety risk. The same holds true for people with low or no vision. In the Yukon, one in every eight households has a member with a physical disability of some kind.

An individual's likelihood of having a physical disability increases with age. As the large "baby boom" generation grows older, more and more people will be living with disabilities – within homes designed for the average, able-bodied person. By the Year 2030, one in four Canadians will be 65 years of age or older.

Specially designed seniors' housing is one solution to the evolving housing needs of an older population. Accommodating Homes, which better suit the needs of everyone in the community throughout their life spans, are another.

### HOW THE MORTGAGE PROGRAM WORKS

## Interest Rate Breaks

Homeowners wishing to buy or build a certified Accommodating Home may qualify for an interest rate reduction of up to 1.25% off the average rate available at major banks. Developers and contractors building Accommodating Homes for re-sale purposes do not qualify for the incentive – their customers do. The interest rate reduction is based on the number of Accommodating Home features which are built into the new residence (see table next page).

The "**A**" Features are those which provide the greatest amount of consumer benefit and flexibility in return for the investment. In the majority of cases, if such features are not addressed during initial construction, the home will have reduced prospects of being readily adapted for future needs.

The "**B**" Features are a menu of other beneficial construction and finishing details, such as slip resistant flooring in bathrooms. A number of these features can be successfully incorporated at a later date without major renovation. A notable exception, however, is the requirement to build-in the potential for access to upper or lower floors in a multiple storey home. This is something best addressed at the home design stage.

### Rate Reduction

1. Accommodating Home with all "A" Features*	0.75%
2. Accommodating Home with all "A" and "B" Features*	1.25%

Homeowners who purchase an Accommodating Home from a previous owner will also qualify for the above interest rate breaks.\*\* Amortization periods for financing at the preferred rates may not extend past 30 years from the date the dwelling is first certified as an Accommodating Home.

\* The "A" and "B" Features are summarized in a leaflet entitled **Overview of Accommodating Home Features**. They are described in detail in the **Accommodating Home Builders' Guide and Checklist**. The checklist is comprised of both "mandatory items" which must be observed to meet program requirements, and "good ideas" which need not be implemented.

\*\* Subject to continued availability of program funding.

## *Green Mortgage Program Participants*

Homeowners participating in the Green Mortgage Program already qualify for a 1% reduction in their mortgage interest rate. Green Home clients who build to the Accommodating Home standard, as well, will be eligible for the following blended incentive:

- 1% plus 1/2 of the applicable Accommodating Home rate reduction.

The maximum possible interest rate reduction is therefore:

- 1% plus (1/2 of 1.25%) = 1.625%.

## *Down Payment*

A 5% down payment is required. Homeowners who would normally qualify for Yukon Housing Corporation's Home Ownership Program may consider the option of a 2.5% down payment.

## *Limit on Mortgage Financing*

The maximum loan amount for the Accommodating Home Mortgage is \$200,000.

## *Registry of Accommodating Homes*

Homes built with all the "A" Features set out in this program will be certified as an Accommodating Home and listed in a registry maintained by Yukon Housing Corporation. The Registry will also serve as a long-term record of any unique construction details that may be of interest to first-time and future owners of a certified home.

## *Other Design Standards*

The features of an Accommodating Home are similar to those advocated by other agencies in North America. Three notable design standards are:

- **Flexhousing**, a home design standard promoted by the Canada Mortgage and Housing Corporation;
- **User Friendly Homes**, a certification program administered by User Friendly Homes Limited, of Vancouver, British Columbia; and
- **Universal Design**, an inclusive approach to the design of products and buildings, promoted by a number of agencies including the Center for Universal Design, North Carolina State University.

*Further information on these residential design standards and on the Accommodating Home Mortgage Program is available from a Technical Officer at Yukon Housing Corporation.*

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