

# Secondary Suite Incentive Program (SSIP) User Guide

## How to submit a Construction Complete Declaration (CCD)

This guide is for homeowners with Pre-Approved applications. You can submit a Declaration of Construction Complete **AFTER** you get an Occupancy Permit for the new secondary suite.

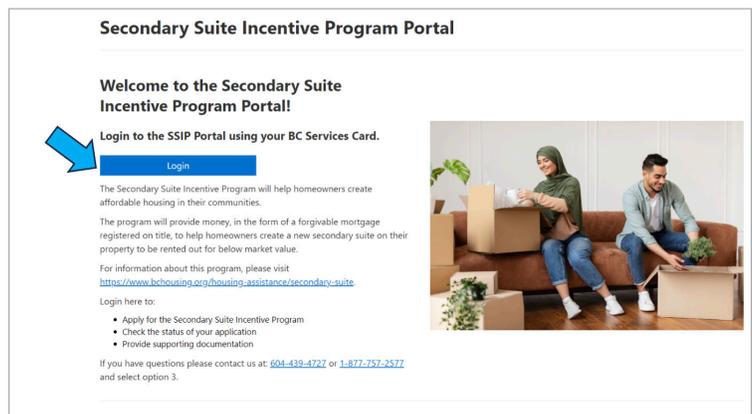
### Before you start, please make sure you have the following:

1. Occupancy Permit for the secondary suite
2. Invoices or receipts showing the final cost of construction
3. Proof of homeowners insurance covering your new secondary suite
4. Name and contact information for your legal counsel. We will send them the mortgage documents
5. Schedule A – Mortgage Holder’s Consent and Notice. Must be signed by all lenders with a mortgage on property title.
6. Schedule B – SSIP Homeowner Declaration. Must be signed by all homeowners.

**Note:** Schedule A and Schedule B are attached to the SSIP Pre-Approval letter.

### Log in to the SSIP Portal <https://www.bchousing.org/ssip>

For details on how to log in using your BC Services card, please refer to: User Guide: [How to login to the SSIP Portal](#)



**Secondary Suite Incentive Program Portal**

**Welcome to the Secondary Suite Incentive Program Portal!**

Login to the SSIP Portal using your BC Services Card.

[Login](#)

The Secondary Suite Incentive Program will help homeowners create affordable housing in their communities.

The program will provide money, in the form of a forgivable mortgage registered on title, to help homeowners create a new secondary suite on their property to be rented out for below market value.

For information about this program, please visit <https://www.bchousing.org/housing-assistance/secondary-suite>

Login here to:

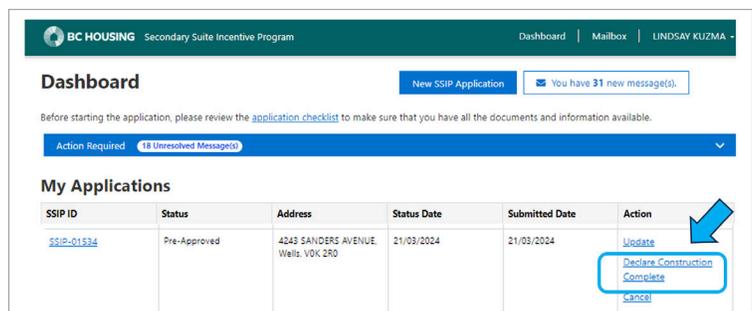
- Apply for the Secondary Suite Incentive Program
- Check the status of your application
- Provide supporting documentation

If you have questions please contact us at: [604-439-4727](tel:604-439-4727) or [1-877-757-2577](tel:1-877-757-2577) and select option 3.

### Step 1: Declare Construction Complete

On the Dashboard, go to My Applications. Click **Declare Construction Complete**.

**Note:** To submit a CCD, your application status must be Pre-Approved.



**BC HOUSING** Secondary Suite Incentive Program Dashboard | Mailbox | LINDSAY KUZMA

**Dashboard** [New SSIP Application](#) | You have 31 new message(s)

Before starting the application, please review the [application checklist](#) to make sure that you have all the documents and information available.

Action Required: 18 Unresolved Message(s)

**My Applications**

SSIP ID	Status	Address	Status Date	Submitted Date	Action
<a href="#">SSIP-01534</a>	Pre-Approved	4243 SANDERS AVENUE, WELLS, V0K 2R0	21/03/2024	21/03/2024	<a href="#">Update</a> <a href="#">Declare Construction Complete</a> <a href="#">Cancel</a>

Or start your CCD by clicking the link in the **Submit Construction Complete Declaration** message in your Mailbox.

This message is sent to you when the SSIP Application was Pre-Approved.

**Message Details**

**Subject**  
Submit Construction Complete Declaration

**Date**  
03/04/2024 2:22 PM

**File**  
SSIP-01610

**Description**  
Please submit the **Construction Complete Declaration** and your Occupancy Permit once construction of your secondary suite is finished.

### Step 2: Construction Complete Information

#### Answer the questions:

1. Do you have Homeowner's insurance covering the secondary suite?
2. Do you have an Occupancy Permit?

#### Complete the form:

- Date Occupancy Permit issued
- Construction start date (best guess OK)
- Construction End Date
- Final Construction Cost

**Construction Complete Declaration**

1. Please ensure you have completed construction and have obtained an Occupancy Permit for your secondary suite before you Declare Construction Complete.  
2. Construction costs entered on this page are final.  
3. Once submitted, you will not be able to change the construction costs.

**Status**  
Submitted

**Application ID:** SSIP-01566      **Construction Complete Declaration ID:** CCD-01126

**Do you have Homeowner's insurance that covers the Secondary Suite? \***  
 Yes  
 No

**Do you have an Occupancy Permit? \***  
 Yes  
 No

**Occupancy Permit Issue Date \***  
01/03/2024

**Construction Start Date \*** 17/03/2024      **Construction End Date \*** 25/03/2024

**Final Construction Cost \***  
\$ 45,000.00

Confirm unit details. System shows entries from first application. Update.

- Unit Type
- Unit Size
- Number of Bathrooms
- Number of Mortgages on Property

Any accessibility features?

**Unit Details**

**Unit Type \*** Basement Suite      **Unit Size \*** Bachelor or 1 bedroom

**Number of Bathrooms \*** 1      **Number of Mortgages \*** 1

**Any accessibility features included? \***  
 Yes  
 No

**Accessibility Features**  
 Select or search options  
 Select all      32 items  
 Wheelchair accessible  
 Accessible shower

If Pre-Approval is less than \$40,000 and final Construction Costs were more than \$80,000. You will be asked if you want to ask for more funds\*.

**Final Construction Cost \***  
90000

We've detected that your Final Construction Cost is greater than your Pre-Approved amount

**Would you like to Request Funding Increase \***  
 Yes: I would like to request additional funds.  
 No: Remain at the Pre-Approved Lower Amount.

For each **Homeowner(s)** on application, click **Edit** under **Action**.

On the homeowner screen, enter the **Occupation**. (Need for mortgage documents.)

Click **Submit**.

Repeat for each homeowner.

Complete Legal Counsel Information.

Once CCD submitted and reviewed. Mortgage documents will be sent to your Legal Counsel to complete if no other data is needed.

**Note:** Postal code is entered with no spaces. For example: V5H4V8

Click **Next**

### Step 3: Supporting Documents

Review list of required documents.

Click **Attach Document** for each Document Category and attach files and **Upload**.

**Note:** See SSIP User Guide: [How to upload documents](#) if you need help.

Document Category ↑	Homeowner ↑	Status	Action
Homeowners Insurance		Provided	<a href="#">Attach Document(s)</a>
Invoice and/or Receipts		Provided	<a href="#">Attach Document(s)</a>
Occupancy Permit (or equivalent)		Provided	<a href="#">Attach Document(s)</a>
Schedule A - Mortgage Holder's Consent and Notice		Provided	<a href="#">Attach Document(s)</a>
Schedule B - SSIP Homeowner Declaration		Provided	<a href="#">Attach Document(s)</a>

**Note:** If your documents are not ready to submit. Or if you are missing needed information. Click **Back to Dashboard** and you can finish application later.

### Step 4: Submit CCD

Read the statement confirming your understanding of the next steps and terms of the SSIP mortgage.

You must confirm the shown statement by clicking the radio button by **Yes**.

Click **Submit**.

I/We certify that:

- All work related to the construction of the secondary suite has been completed.
- I/We understand that only one SSIP mortgage per homeowner per lifetime is permitted, regardless of the approved mortgage amount.
- The SSIP mortgage will be registered on title and will be in default if there is an outstanding balance after the five-year term. I/We will repay the outstanding balance at the end of the five-year term or, upon request, BC Housing may extend the term, year by year, up to a maximum of ten (10) years.
- The SSIP mortgage will be due and payable immediately if I/we fail to rectify any non-compliance of the forgiveness terms identified by BC Housing, within a reasonable time as determined by BC Housing.

No  Yes

You must confirm the above in order to continue.

[Previous](#) [Submit](#)

Your **Construction Complete Declaration** is now submitted.

**Confirmation**

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**Your Construction Complete Declaration has been received.**

Once your declaration has been reviewed, you will be advised of next steps.

If you still have questions, please contact us [604-439-4727](tel:604-439-4727) or Toll Free: [1-877-757-2577](tel:1-877-757-2577) (press 3).

We are open Monday to Friday 8:30am to 4:30pm (excluding holidays).

**Secondary Suite Incentive Program**

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[Back to Dashboard](#)