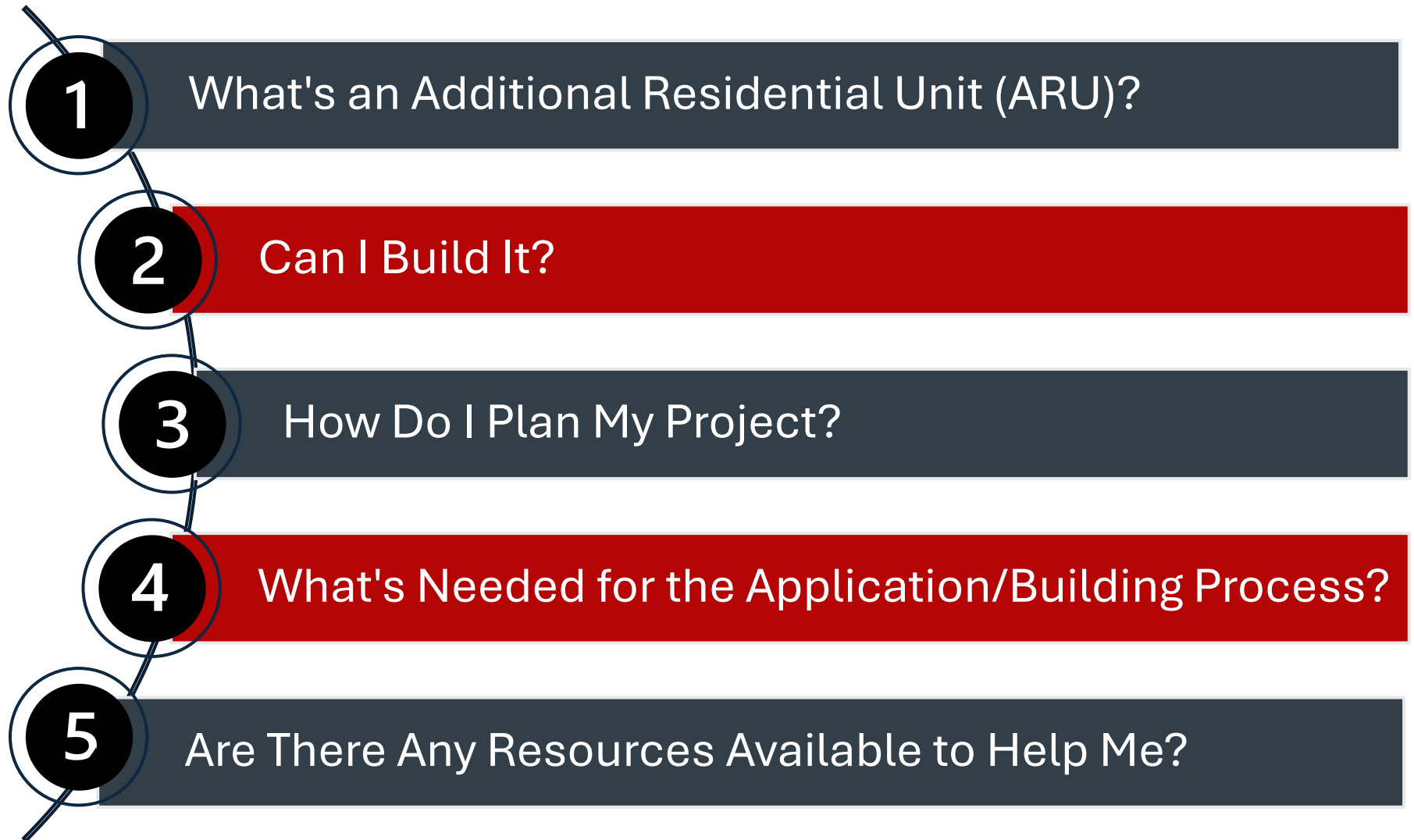




ADDITIONAL RESIDENTIAL UNITS

A How-To Guidebook for Creating More Housing
Options on Residential Properties



1. What is an Additional Residential Unit (ARU)?

Description and Names

An Additional Residential Unit, or ARU, is a separate and self-contained dwelling unit on the same property as a single detached, semi-detached or street townhouse dwelling. These units also have many common name references, including being called an additional dwelling unit (or ADU). When they are located in a separate building they could be called a backyard home, granny-flat, tiny home or a garden suite temporary form of additional dwelling as a garden suite. When attached or above a garage, some have been referred to as a coach house or carriage house unit. When part of the main residential building they are in the form of duplex, triplex, fourplex, stacked-townhouse, in-law suite, secondary suite or basement apartment.

For the purposes of the City's land use and this guide, these forms are all names of Additional Residential Units (ARUs). Depending on the format, it may be classified as a certain type of residential for the Ontario Building Code

Benefits

ARUs provide another form of housing choice, often that can be more attainable or more affordable for some. Often the additional unit can provide for a home for family members like adult children or aging parents or help generate rental income. Providing additional residential units is more efficient and effective for servicing, transit, schools, community services and supports nearby shops and employment in addition to several other economic, environmental and social benefits. Your project design and budgeting may be influenced by your intent for the ARU.

Types – Forms

ARUs could be either interior if the additional residential unit(s) is within the primary dwelling structure (e.g. a basement unit within a single detached dwelling) or it could be detached if the additional residential unit is separate from the main house but on the same lot or there could be both interior/attached and exterior/detached ARUs on the same property.

Interior

This type of ARU is added or contained within the primary dwelling building. This is often above or below the main dwelling unit of the building although this could occur through an addition to the building.



Figure 1 - Cross-section of Single Detached Dwelling, Interior ARU types

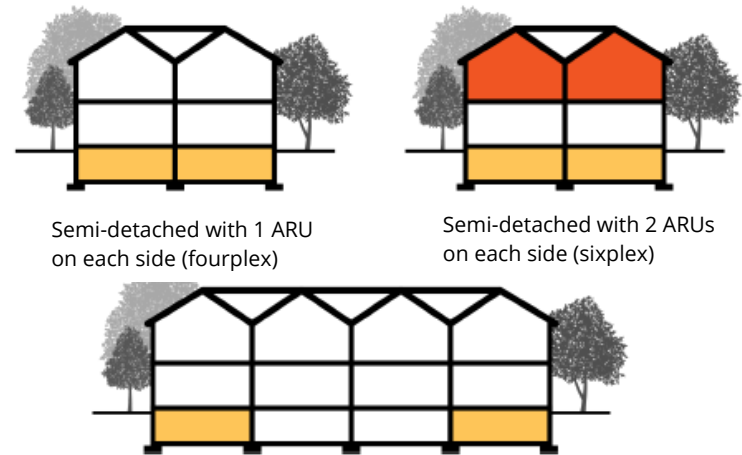


Figure 2 - Cross-section of Semi-Detached and Townhouse Dwelling, Interior ARUs



Figure 3 - House with rear additional unit

Detached (Accessory)

This type of ARU is in a separate building from the primary dwelling building. This could be in a stand-alone smaller dwelling typically in the rear yard that may contain one additional dwelling unit, or it may be attached to or above a detached accessory building such as garage or it may be along a rear laneway where that exists and is permitted.

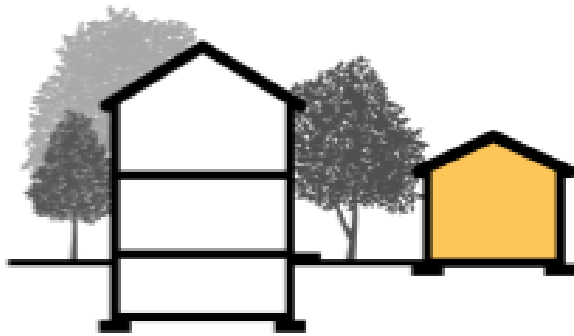


Figure 4 - Cross-section of a primary dwelling (single detached) with a Detached ARU



Figure 5 - Detached ARU in rear yard (image credit: civicdesigncenters.org)



Figure 6 - Detached ARU - prefab (image credit: curbed.com)



Figure 7 - Rear garage with ARU on top (image credit: sgftstudios.com)



Figure 8 - Detached, ARU interior side yard (credit: M. Sedlacek/City Building Services)

Interior and Detached (Accessory)

Interior and Detached ARU types can be combined in several potential ways to have up to 3 additional residential units on a lot along with the main primary dwelling. This could be 1-2 ARUs within the primary dwelling building and 1 detached ARU as an accessory building to the primary dwelling.

Interior and Detached ARUs can be combined to have up to 4 dwelling units on a lot.



Figure 9 - Cross-section of 1 Interior ARU and 1 Detached ARU



Figure 11 - Cross-section of 2 Interior ARUs and 1 Detached ARU



Figure 10 - Rendering of 1 Interior ARU and 1 Detached ARU
(image courtesy of City of Kitchener)



Figure 12 - Pair of dwellings with 2 ARUs Interior and Detached
ARUs (Ottawa, image credit: Pinterest)

2. Can I Build It?

Property Information

When considering the extent of renovations, constructing an addition to the main house or building a unit on the lot, will there be enough space on the property or within the building. Depending on the lot's dimensions and placement of existing buildings, some types of ARUs may work better than others on the property.

Property Survey

Check the property survey and any drawings that may be available about the existing conditions to understand:

- property lines
- setbacks to property lines for existing buildings
- easements and rights-of-way
- encroachments like sheds or fences that are not entirely on your property
- protected services such as utilities, drainage areas or other infrastructure on the property

If an up-to-date survey does not exist, you may need to hire a surveyor to prepare one.

Servicing and Utilities

It will be important to check for public infrastructure such as:

- streetlights and hydro poles including support wires
- side or rear yard storm drains
- fire hydrants, transformers or utility boxes
- street trees

Remember:

There may be legal agreements registered on your property's title that affect how you may develop your property. Contact your lawyer to check for restrictive covenants, subdivision agreements and other encumbrances.

Changes to infrastructure are at your cost and should be avoided. If your design cannot avoid impacts to public infrastructure, contact the City early to determine who is responsible for the infrastructure, and to discuss costs and options that may be available.

Are You Ready

Any conversion or construction for one or more ARUs is a development project so there will be costs, time and resources involved along with some risk. Owning and renting an ARU will likely involve being a landlord of tenants and owners will need to be ready to manage that.

Property Location

The location and what is permitted on the property will be important. Are you in a residential area? Are there protected environmental features or floodplain on your lot? Does the land or building have a heritage designation or within a heritage conservation district? Do you have enough space on the lot for the ARU(s)?

Use the [City's Online Mapping](#) to see what zone your property is located and other features. An overview of the zoning regulations for ARUs is provided in the section below.

Maintaining It

Remember, after building an ARU that operating and maintaining it will take effort and resources. Landlords have to keep the rental property in a good state of repair along with complying with health, fire safety and housing standards. Hot and cold water, fuel, electricity, gas, and heat during certain months must be provided along with addressing any emergencies and pest control. Refer to the Residential Tenancies Act, Property Standards Bylaw and other resources for legal obligations.



Figure 13 – Detached ARU (Image credit: housing2lacity.org)

Zoning Provisions

All ARUs must comply with the City of St. Thomas Zoning By-law, whether they are interior or detached residential units.

The Zoning By-law is the legal document that identifies what uses are permitted on land; where buildings can be located and requirements for other things on a property like parking, driveways and landscaping. The zoning sets out standards for the minimum size and frontage of a lot and the distances from a property line that any buildings must be setback from. The zoning provisions will need to be understood and adhered to for any building permit.

Additional dwelling units are permitted in any residential zone of the Zoning By-law if they are associated with a permitted:

- Single detached dwelling (a house)
- Semi-detached dwelling (side-by-side homes with a common wall with a primary dwelling unit on either side)
- Street townhouse dwelling (a building with 3 or more homes attached horizontally on properties that have frontage on a public street)

The maximum number of additional residential units associated with one of those main (or primary) dwelling types is regulated in the zoning as outlined in the earlier section that described and illustrated the types of ARUs. That includes the following combinations of up to a maximum of 3 (three) additional residential units beyond the main primary dwelling:

- Interior Only: Primary Dwelling + 1-3 ARUs Interior with 0 Detached ARU
- Exterior Only: Primary Dwelling with 1 Detached
- Combination of both Interior and Exterior: Primary Dwelling with 1 Interior ARU and 1 Detached ARU or with 2 Interior ARUs and 1 Detached ARU

There is always supposed to be a main primary dwelling on the lot and there must be full servicing available (water and sanitary). When the ARUs are contained as interior/attached to the primary dwelling, the zoning provisions are those that relate to the main dwelling type (single, semi, townhouse). ARUs can be in a detached or “accessory” structure on the lot provided they are located in the rear yard or the interior side yard of the property. In this instance, the following is generally required for the detached ARU structure:

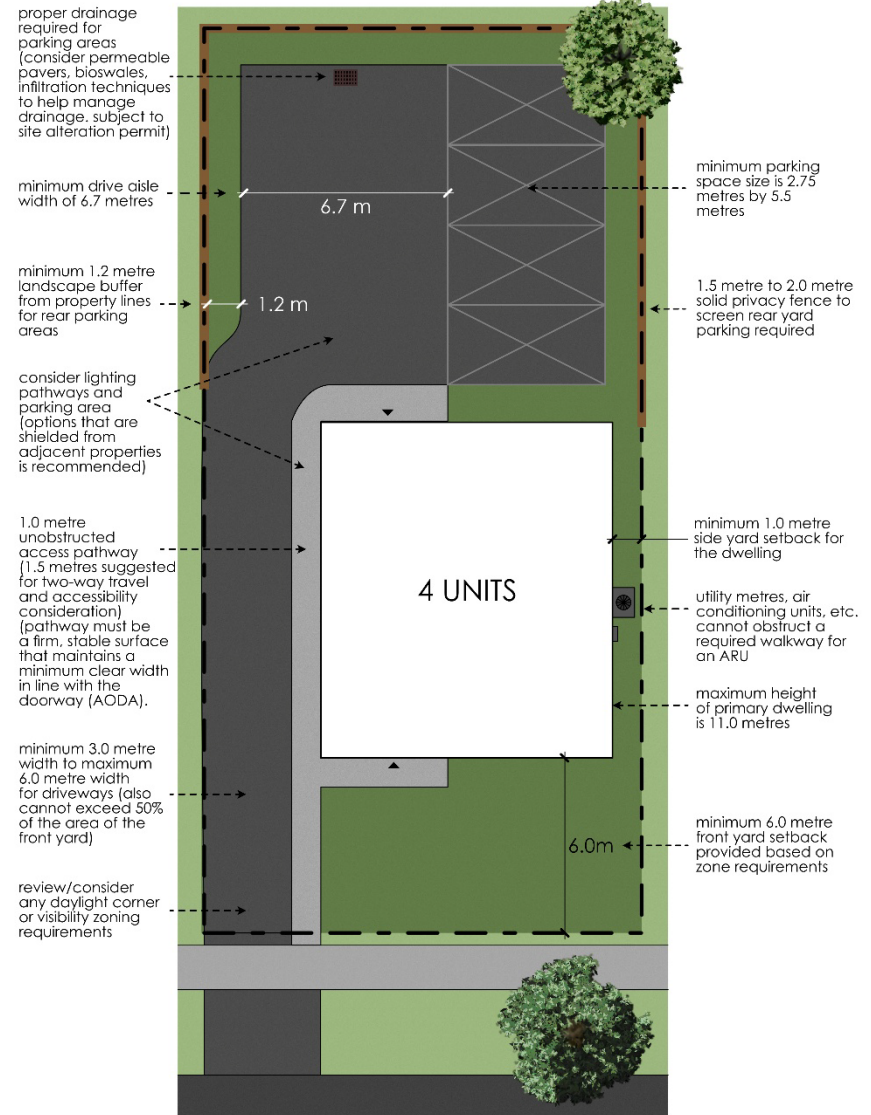
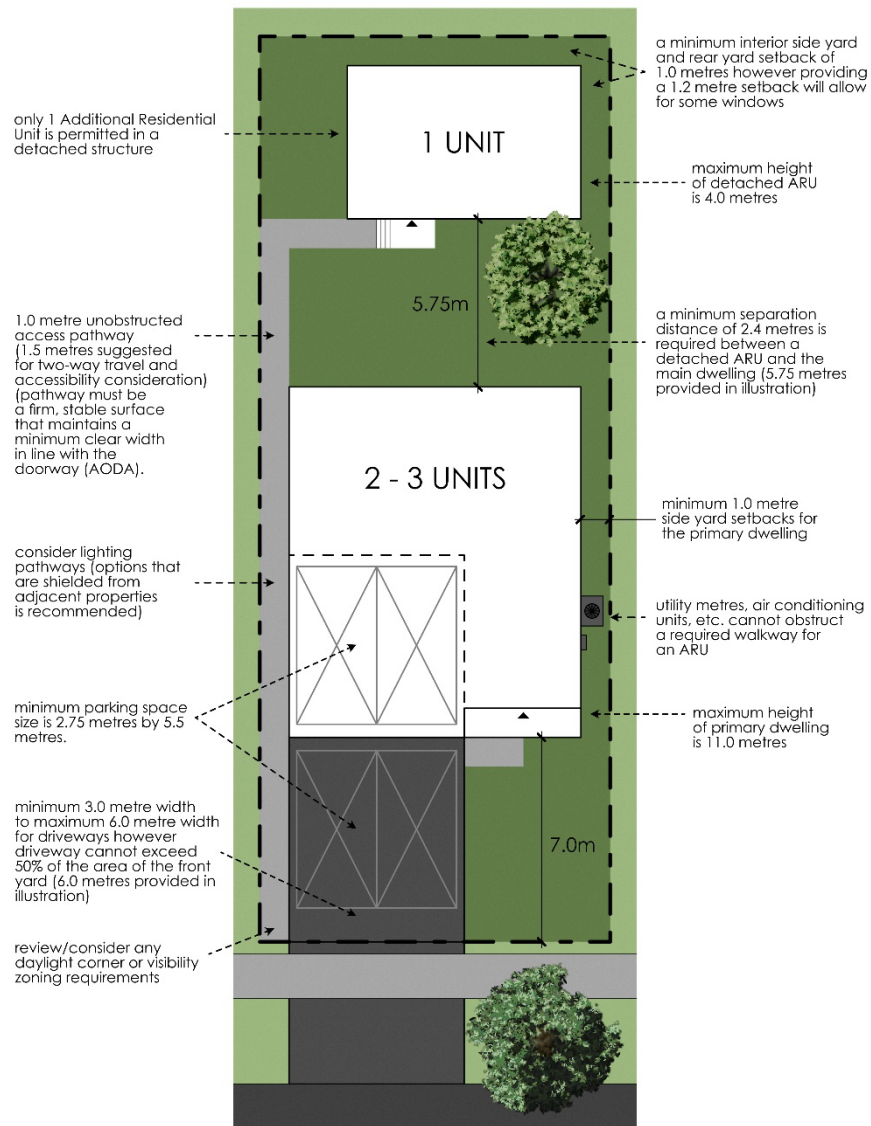
- Minimum interior side yard setback of 1 metre
- Minimum exterior side yard setback of 4 metres
- Minimum rear yard setback of 1 metre
- Maximum building height of 4 metres
- New: Minimum distance to another building on the lot that contains a residential unit of 2.4 metres
- Revised: The maximum floor area should be no more than 50% of the main dwelling size

Further provisions that generally guide ARUs include:

- A minimum of 1 parking space for each ARU. The spaces may be in tandem (one in front of another).
- Entrances to the ARU are permitted within the interior, rear yard or exterior rear yard.
- ARUs are not permitted in a flood plain as regulated by the Conservation Authority.
- An ARU is not permitted in a basement where the finished floor level of the basement is below the level any sanitary sewer servicing.
- New: An overall maximum lot coverage of 45% with an ARU.
- New: Provide a minimum 1.0 metre wide, unobstructed walkway from the street to an ARU entrance.
- New: A minimum 1.2m landscape setback, and 1.5m-2.0m high solid privacy fence for parking lots in rear yard, interior side yard or exterior rear yard. Adhere to any daylight corner provisions for fences.

Additional Residential Units will need to meet all of the zoning requirements as outlined in the Zoning By-law to be considered for a Building Permit. The full Zoning By-law and regulations pertaining to ARUs (section 4.2.11) can be found on the City’s website: [Zoning By-law Link](#).

Zoning Summary Diagrams for ARUs



Building Code Requirements

All ARUs must be constructed in accordance with the Ontario Building Code (OBC) and require a Building Permit. Visit the City's [Building Permits website](#) to learn about how to apply for a building permit, process and fees. A licensed (BCIN) designer, architect or contractor may be able to assist you with this process (see the next section to learn about who you may need to assist you).

The Ontario Building Code has requirements for how buildings are constructed. The building code ensures the design and construction of buildings meets certain health, safety and fire protection requirements to protect the building, its occupants and the public. There are many approaches to constructing ARUs including conventional construction techniques and newer construction techniques. Depending upon the type of ARU you are building, it may have a different classification and requirements under the OBC.

All of these approaches to constructing ARUs have benefits and drawbacks, and all must comply with the zoning by-law and the building code. Please reach out to the City's Building staff at inspections@stthomas.ca if you are interested in pursuing newer or non-conventional construction techniques to ensure it will comply before purchasing your dwelling. More information about planning your project and permit process needs is below.

Note: Detached units must be permanent, all-season dwellings and must be connected to municipal services. Recreational vehicles and tiny homes that are on wheels are not permitted as a Detached ARU.

Summary

To build an ARU(s), the following key requirements should be met:

- ✓ A single, semi or street townhouse dwelling must be permitted.
- ✓ Full municipal services are connected to the property.
- ✓ The lot, site and building layout complies with the City's Zoning By-law.
- ✓ The building design meets the Ontario Building Code.

3. How Do I Plan My Project?

Once you have confirmed that you can build your ARU(s), look at some images or sample plans online (or in this guidebook) along with your neighbourhood or other areas that may have examples. Consider what might work for you, your property, and your desired outcomes. The project is going to require a budget, go through the building permit process at the City and most will need licenced professionals to prepare the plans, drawings and construct the work.

Note: ARUs can be designed to fit seamlessly into a property, neighbourhood or complement existing streetscapes.



Figure 15- Fit into existing area and trees
(image credit: sunroomsnmore.com)



Figure 17 - Fit into neighbourhood and streetscape (image credit: keiter.com)



Figure 19 - Neighbourhood streetscape
(image credit: OHBA.ca)



Figure 16 - Fit into property and neighbourhood
(image credit: neilkelly.com)



Figure 18 - Fit into property with buffer
(image credit: ipaconstructioninc.com)



Figure 20 - Triplex-style with complementary materials (image credit: spacing.ca)

Create Your Team

Most builds are undertaken by a contractor and professional designers who prepare the plans, complete the application process, and construct the work for you. These individuals are often familiar with the municipal and building process.

A Licensed Designer (with BCIN designation) or Architect is required to prepare drawings for most types of ARUs. They can help with understanding zoning, building code and fire code compliance; confirming that the design of the build complies with zoning provisions; can apply for permits; and coordinates with other professionals like surveyors or engineers.

A contractor can help construct your ARU; develop the budget and construction schedule; coordinate the build with trades; ensure that safety regulations are followed; resolve issues; and coordinate with City Building Inspectors.

The specifics of your property or build may need other professionals to provide advice, opinion, design drawings or conduct work on your behalf. These may include for heritage, structural, mechanical/electrical/plumbing, surveying, civil engineering, environmental or arborist.

Note: The City does not endorse or recommend specific professionals. We encourage you to evaluate your team based on their experience with ARUs and previous experience in the area. We recommend talking to at least three designers and contractors before finalizing your team.

Create a Budget

There will be costs associated with designing, building and operating one or more ARUs. They can be an investment in your property, so it is important to prepare a detailed budget and financial plan for your project. Your contractor and designer can assist with creating a budget which should consider costs such as materials, labour, equipment, servicing/utility connections, permit fees and any development charges that may be applicable, insurance, professional consultant/contractor fees. You may want to inquire early with a financial institution about any

financing options. The overall costs will vary depending on what type or where the ARU will be located (e.g. interior renovation or building addition or new building), how many ARUs, the size, construction type and other site considerations like grading. It is common for the cost of an ARU to range from less than \$100 per square foot (e.g. interior renovations) to \$400 and more per square foot (e.g. new construction) depending on several factors. One of the more cost-effective ARU types is often an interior renovation or conversion of existing space within the primary dwelling (e.g. adding a basement apartment). If a project involves major additions, or constructing new dwelling units (e.g. new, rear yard, detached tiny home) could cost \$200,000 and more.

Financial Incentives

The City of St. Thomas has a Community Improvement Plan (CIP) that features numerous financial incentive programs that offer grants and loans. This includes a Residential Program which provides annual grants and loans towards the renovation, conversion or addition of new residential dwelling units to a property – such as ARUs. A certain matching amount is available for each new unit up to a maximum cap and subject to eligibility and funding availability. You can use the funding towards the design and construction of your ARU! Property owners can also reduce or help pay for the planning and building permit fees for ARUs through applying for an additional grant at the same time. Please see the final section of this guide on Resources for more information and links to the City's current financial incentive programs that could assist you.

Prepare Your Plans / Designs

Proper, designed plans of the property and buildings are required as part of a digital submission for a building permit application. It is important to have a surveyed drawing with property lines and any existing structures, driveway, easements, utilities and other site features indicated. Look for any overhead utility lines and know where underground servicing and utilities are located. You will want to think about access (walkway, door, etc.) to the ARU unit(s), parking and driveway, landscaping, servicing (water, wastewater, stormwater management), utilities, waste management, energy or environmental conservation, doors and windows/light, building height and setbacks, emergency access and more. Consider existing trees and vegetation, slopes and grades, outdoor areas, bikes, etc.

Note: Typically, one set of service connections (water, sanitary sewer, electric and gas) is provided for each lot. Each dwelling unit could be separately metered. Talk to the utility provider and the Building Division to learn more about connecting and disconnecting services. In some circumstances, it may be possible for a second service connection subject to the approval of the City's Director of Environmental Services.

You may wish to consider barrier free accessibility and universal design standards when planning and designing your ARU for different occupants or the future, including min. 1.5m wide access pathway.



Figure 21 - Accessible ARU
(image credit: easybuildingplans.com)

You may wish to have certain environmental features or performance, such as solar panels, green roof/wall or net zero energy or carbon. This could reduce GHG emissions and ongoing utility costs.



Figure 22 - Sustainable / Eco-Friendly ARU
(image credit: buildgreennh.com)

Review the Process and Resources Available

It is helpful to become familiar with the building permit process along with the potential resources that are available to assist. Your designer and/or contractor can also provide services and guidance. The next section outlines what is needed for the City permit process and generally what to expect. In addition to many other resources that may be available online or through professional services the last section of this guide includes further resources to assist.

4. What's Needed for the Application/Building Process?

Building Permit Application

A complete Building Permit application is required for all ARUs whether they are new, an addition or a renovation.

Complete Package

A Building Permit is reviewed once a complete application is submitted and confirmed. This will include application form, required plans and drawings, fees and any legislative compliance. The plans must comply with the Zoning By-law and if any other permits or planning applications are required they must be completed first.

Note: Alterations needing a permit could include, but not limited to plumbing work for bathrooms, kitchen & laundry, HVAC, fire separations, new window or door openings, or new room dividing walls. Construction includes minor work like installing a kitchen sink & kitchen rangehood exhaust in existing finished space. A Change of Use Permit is required to alter a dwelling to additional units.

In order to obtain the require permit you need to submit a complete permit application which includes:

- 1) Application form: Complete the required information via the online submission in Cloudpermit.
<https://ca.cloudpermit.com/login>
- 2) Upload required documents via Cloudpermit which shall include:
 - Provide a site plan showing where the building is in relation to property lines, lot area, parking spots, lot coverage with dimensions. Enough information must be provided to complete a zoning compliance review.
 - Proposed lot grading plan may also be required to be provided, depending on Site Alteration requirements & design of building
 - A completed Schedule 1 form by BCIN designer
 - Provide Construction Plans* – legible and to scale. (see sample drawings in Resource section)

Provide enough information to complete a review for compliance with the Ontario Building Code, including:

- Floor plans, elevations & walls sections
- Energy Efficiency Design (& all equipment specs)
- Soil gas control measure
- Heat-loss calculations & heating design
- Truss layout & designs (may be required to be sealed depending on complexity of roof design)
- Plumbing services design – how will the unit be serviced (water, sanitary & storm)

Additional Information if proposing to construct a new detached (stand alone) additional residential unit building:
Include with your site plan drawing & construction plans for the detached ARU building: the distance to the existing home; spatial separation calculation of exposed building face of the existing home on the side facing the new building; and how the separate building will have services provided.

Note - Plans submitted for a building permit must be prepared by a qualified designer (with valid BCIN) or may be by the homeowner (only when work does not exceed 2 dwelling units). If you, as the homeowner, are trying to prepare the plans, the same level of information and quality of plans is expected to be provided (as you are taking on the Role of Designer). If you do not have the knowledge or ability to draft & prepare plans that will contain the minimum OBC requirements, a qualified designer should be retained.

Fees

If plans meet the Ontario Building Code and zoning, a permit fee must be paid for a building permit to be issued. The permit fee is based on the use and size of the work needed. The permit fee paid includes all the required inspection site visits. The minimum fee per the Building By-law is typically updated each year and can be found at: [Building Permit Fees - City of St. Thomas](#).

Other Possible Needs

You will also need to provide clarification on how it is intended (or not intended) to meet the requirements of the Tarion New Home Warranty program. See <https://www.tarion.com/homeowners/you-buy/types-homes-covered>.

To widen your driveway or add another driveway, a Right of Way Permit is required through the Environmental Services Department. Please see: [Right of Way Permits - City of St. Thomas](#). Per the Zoning By-law, the maximum driveway width is typically 50% of your lot width (also to a maximum of 6.0m), subject to certain criteria.

A site alteration permit could also be needed, especially if there are any site works, detached building, rear parking lot, changes to grading and drainage. It can be applied for at the same time as the building permit. Ensure the application form is uploaded during your building permit submission - [Site Alteration By-Law - City of St. Thomas](#).

Properties or districts that have status, such as designation, under the Ontario Heritage Act could have specific considerations for the construction or a Heritage Alteration Permit may be needed. For more information, including designated property list, district and application form, please see: [Heritage Properties - City of St. Thomas](#).

If your property is within an area regulated by a Conservation Authority (typically floodplain areas), there may be permit considerations, especially if there is any grading or site alteration. Please see: [Do I Need A Permit? • Kettle Creek Conservation Authority](#).

If your plans cannot fully meet the zoning even with updates and you wish to proceed, a minor variance or zoning amendment may be required. Contact [Planning Services - City of St. Thomas](#).

The Electrical Safety Authority governs permits related to Electrical work. <https://esasafe.com/>

Visit the [Building Services](#) webpage to apply for a building permit and more on the submission requirements. Building permit applications can be technical. For enquiries, please contact Building staff at (519) 633-2560 or inspections@stthomas.ca.

Permit Review and Issuance

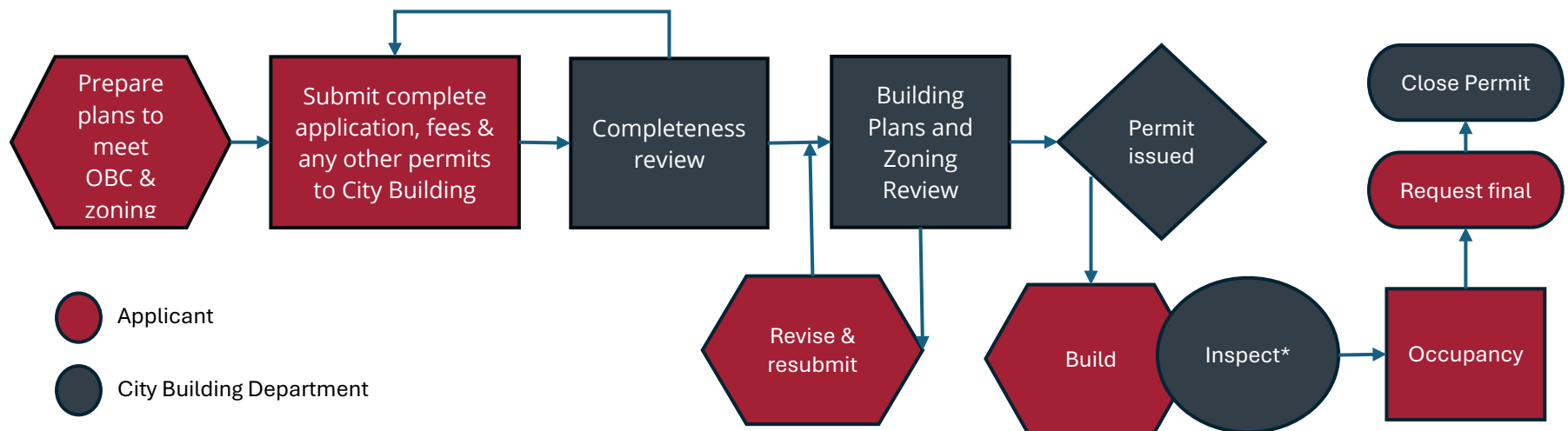
Once a complete application has been submitted, Zoning & Building Code reviews will occur. This review can take up to 10-15 business days. If the application submission is incomplete, missing information or does not meet OBC & zoning, the issuance of a permit will be delayed until it is complete & has demonstrated compliance with OBC.



Inspections

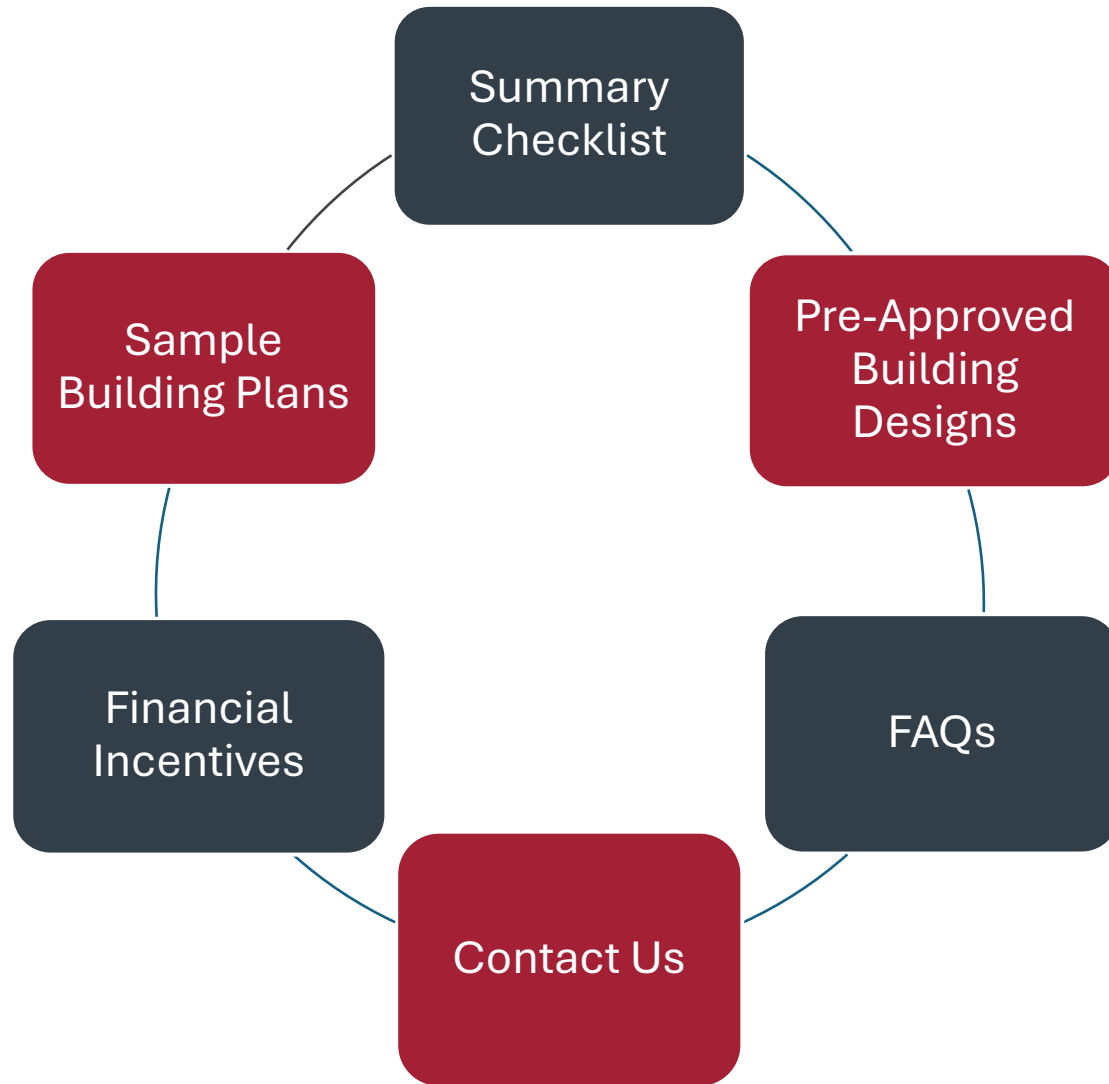
Once a permit has been issued, you will have a list of inspections that must be completed and pass as construction proceeds for the permit to be closed. These will be listed as part of your permit. When construction is ready, as the permit holder you must notify that the work is ready to be inspected before proceeding. Once an inspection request is made, the inspection will be conducted within 24-48 hours. A proper inspection is needed before occupancy.

Building Process Flow Chart



*The permit will have a list of all required inspections (more than one) as the build occurs.

5. Are There Any Resources to Help Me?



Summary Checklist

Start Up

- ☐ Brainstorm and look for inspiration for your ARU
- ☐ Review your property survey (look for property lines, easements, encroachments, building setbacks and dimensions)
- ☐ Review the zoning by-law
- ☐ Talk to city staff if you are unsure of how to get started

Planning Your Build

- ☐ Build your project team (hire a designer or architect, contractors, etc.)
- ☐ Develop a budget
- ☐ Prepare your plans
 - ☐ Lot Layout/Site Plan
 - ☐ Architectural & Structural Plans

Application and Permits

- ☐ Apply for a Building Permit
- ☐ Confirm with city staff whether you require other permits or approvals

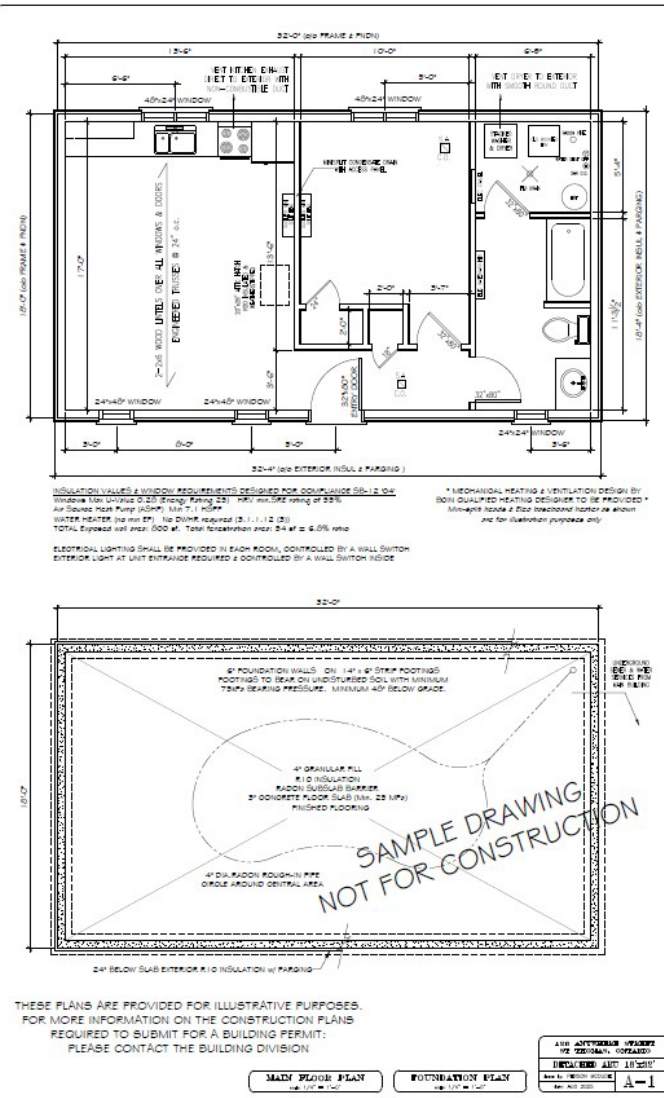
Construction and Occupancy

- ☐ Once you have your Building Permit issued, construction may begin
- ☐ Communicate regularly with your contractors and tradespeople to stay on track and address issues early
- ☐ Order your addressing sign if one is required for your exterior / detached home
- ☐ Schedule required inspections with a Building Inspector as your project progresses
- ☐ When all work is complete, occupancy can be granted

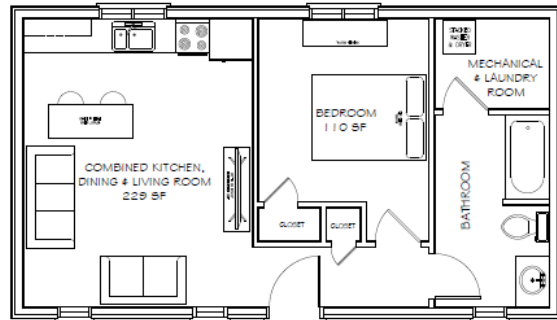
Finishing Touches

- ☐ Finish landscaping, driveway paving or interior decorating that can be completed following occupancy
- ☐ Schedule a final inspection with Building and with Planning if you applied for the CIP incentives

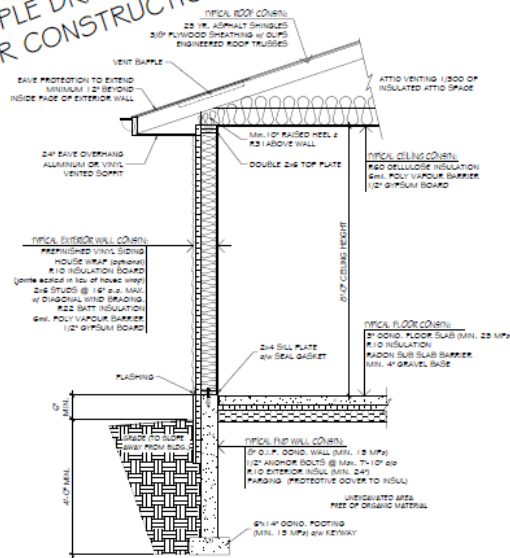
See the CMHC Housing Design Catalogue for
Accessory Dwelling Unit or
Fourplex House Models



Sample Building Plans



SAMPLE DRAWING
NOT FOR CONSTRUCTION

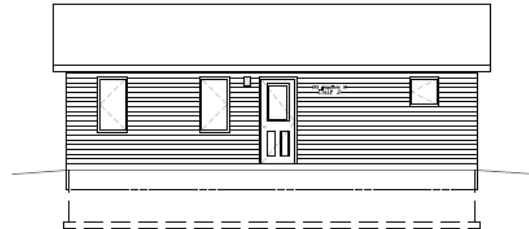


THESE PLANS ARE PROVIDED FOR ILLUSTRATIVE PURPOSES.
FOR MORE INFORMATION ON THE CONSTRUCTION PLANS
REQUIRED TO SUBMIT FOR A BUILDING PERMIT:
PLEASE CONTACT THE BUILDING DIVISION

CONCRETE READY
1/2" = 1'-0"

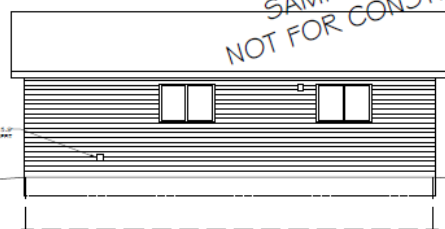
Section: Drawing
1/2" = 1'-0"

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OR COMMENTS) HERE
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DATE: 10/1/2011
A-2



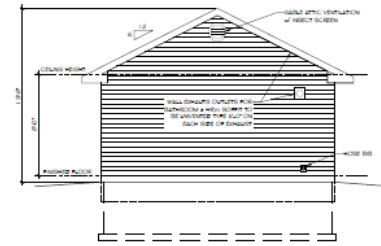
FRONT ELEVATION

THIS AREA (25' 11" x 10' 0") IS NOT TO BE COVERED. • MINIMUM 4' TO 6' FROM PROPERTY LINE
MINIMUM 4' TO 6' FROM PROPERTY LINE TO ANY OTHER BUILDING ON THE PROPERTY (MIN. 4' FROM PROPERTY LINE)
OR MINIMUM 4' TO 6' FROM PROPERTY LINE TO ANY OTHER BUILDING ON THE PROPERTY (MIN. 4' FROM PROPERTY LINE)
OR MINIMUM 4' TO 6' FROM PROPERTY LINE TO ANY OTHER BUILDING ON THE PROPERTY (MIN. 4' FROM PROPERTY LINE)



REAR ELEVATION

THIS AREA (25' 11" x 10' 0") IS NOT TO BE COVERED. • MINIMUM 4' TO 6' FROM PROPERTY LINE
MINIMUM 4' TO 6' FROM PROPERTY LINE TO ANY OTHER BUILDING ON THE PROPERTY (MIN. 4' FROM PROPERTY LINE)
OR MINIMUM 4' TO 6' FROM PROPERTY LINE TO ANY OTHER BUILDING ON THE PROPERTY (MIN. 4' FROM PROPERTY LINE)
OR MINIMUM 4' TO 6' FROM PROPERTY LINE TO ANY OTHER BUILDING ON THE PROPERTY (MIN. 4' FROM PROPERTY LINE)



SIDE ELEVATION

THIS AREA (25' 11" x 10' 0") IS NOT TO BE COVERED. • MINIMUM 4' TO 6' FROM PROPERTY LINE
MINIMUM 4' TO 6' FROM PROPERTY LINE TO ANY OTHER BUILDING ON THE PROPERTY (MIN. 4' FROM PROPERTY LINE)
OR MINIMUM 4' TO 6' FROM PROPERTY LINE TO ANY OTHER BUILDING ON THE PROPERTY (MIN. 4' FROM PROPERTY LINE)
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PLEASE CONTACT THE BUILDING DIVISION

ELEVATIONS
1/2" = 1'-0"

ADD ANY OTHERS (MARKS
OR COMMENTS) HERE
TYPICAL UNIT: 10' x 10'
DATE: 10/1/2011
A-3

Pre-Approved Building Designs

DETACHED ARU

PENDING

Pre-Approved Building Designs

DETACHED ARU

PENDING

Financial Incentives

The City of St. Thomas has a Community Improvement Plan (CIP) that provides policies to enable Council to offer financial incentives to private property owners. These incentives are intended to encourage property owners to improve the appearance of their lands and buildings in accordance with guidelines adopted by Council. The incentives help offset a portion of project costs related to redevelopment, reuse and rehabilitation of the built environment.

One of the CIP programs is for Residential. This includes financial incentives for creating new residential units – such as for Additional Residential Units. If an owner is adding or converting space into one or more ARUs, they could qualify for a grant towards the design and construction costs. The Project Area has recently been expanded to include the 'City Wide Community Improvement Area, and to increase the amount available for the additional of new residential units to \$12,500 per unit and \$15,000 per “affordable” unit as part of the Federal Housing Accelerator Fund for 2025-2027.

In addition, for properties within the Primary CIP Area (the central area of the City has shown in the CIP document), there are also a grant programs to assist with reducing Development Charges and towards reducing Planning and Building Application Fees.

For more detail on what the City currently offers as part of the financial incentive programs, go to the following link and view the plan and application form in the CIP drop-down: [Planning Services - City of St. Thomas](#).

Application Package: [CIP Application Form](#)
CIP Inquiries: Email - cpenny@stthomas.ca

Please note that all CIP financial programs are subject to the availability of funds within the City's annual CIP budget. Projects are processed on a first come, first served basis.

Frequently Asked Questions (FAQs)

What zones permit an ARU?

Generally, zones that permit a single detached dwelling, semi-detached dwelling or street fronting townhouse dwelling permit additional dwelling units, subject to meeting the regulations. This includes the low-density residential zones (R1 and R2). All of the other residential zones (R3-R6) and the mixed-use development zone (MU) permit at least 4 units and above, subject to certain criteria (although some high density and mixed-use zones may not allow for singles or semis but apartments and multiple dwellings are permitted). Please review the zoning of your property to confirm if your proposal will be permitted. In some cases, where the City is promoting greater densities, a multiple dwelling with 5 or more units is permitted even though a triplex or fourplex is not. You can find out the zoning of your property on the City's Interactive Mapping: [maps - CartoVista Server - Web Portal](#) or if you need assistance, you can reach out to Planning staff at (519) 633-2560. You can also come into City Hall to meet with Planning staff in person to discuss your project in more detail. Book an appointment if you are unsure, staff are available to help!

Does my ARU have to be a rental?

Rental is the most common tenure for ARUs. However, you may wish to explore options such as condominium, co-op housing or co-living.

Condominium Ownership:

Creating a condominium will let you sell each unit while also having shared common areas. Condominiums are regulated under the Condominium Act and the approvals are required under the Planning Act. Please contact a lawyer specializing in condominiums, and a land use planning consultant for assistance if you wish to explore condominium ownership. Learn more about Plans of Condominium and how to apply from the Planning Services Department.

Co-operative Housing:

Housing co-ops are different from private rental housing because the residents decide how the co-op is operated. Every member gets a vote in approving annual budgets, electing directors and setting policies on the co-op's overall direction. The information in this guide may apply to co-op housing with four or fewer dwelling units on a lot. To learn more about co-op housing please visit: [CMHC Co-operative Housing Guide](#).

Cohousing:

Cohousing combines the autonomy of compact self-contained private dwellings with the benefits of shared, spacious community amenities that typically include a large dining room, kitchen, recreation spaces, meeting rooms, children's play spaces, guest rooms, workshops and gardens. The information in this guide may apply to co-housing where there are four or fewer dwelling units on a lot. To learn more about Cohousing please visit: [Canadian Cohousing Network](#).

Are there any resources available to help me learn how to be a landlord?

There are resources available online to help you learn about your rights and responsibilities as a landlord. Be sure to talk to your lawyer to learn more, and to ensure you fulfill your obligations. One source is: [Resources for Landlords and Tenants in Ontario](#).

Is my site eligible for curbside waste collection?

The City of St. Thomas provides curbside garbage, recycling and compost pick-up for dwellings with up to 6 units. The developer or owner should contact the City's Environmental Services to confirm waste collection service: [Garbage & Recycling - City of St. Thomas](#). A site visit by Waste Management staff may be required prior to the start of waste collection services. Staff will determine the placement location of the waste collection bins if necessary.

The City's Property Standards By-law regulates how waste must be stored on your site. These details should be noted on your site drawing for your Building Permit. Any multi-residential units (triplex or larger) must ensure garbage, recycling and compost containers are stored in an enclosed structure such as a garage, shed or an enclosure with a lid or roof. Garbage structures must screen the garbage containers from the view of streets,

sidewalks, multi-use trails, and neighbouring properties, and must be kept closed at all times except when the containers are being filled or emptied. Structures containing garbage containers shall be kept in in good working order, free of odours, and without any visible deterioration.

Can I park more cars on my property than the minimum required?

You can provide more than the minimum number of parking spaces, however zoning regulations require a minimum size for parking spaces, restrict the number of driveways, driveway width, driveway or parking lot setbacks and maximum garage width, which will limit the number of parking spaces that can be provided on a site.

Generally, the maximum driveway width ranges between 50% of the width of a lot, to a maximum of 6 metres. Dwellings with 3 or 4 units are permitted to locate parking in the rear yard either on a driveway or in a small parking lot (subject to zoning rules for a parking lot such as fencing and setbacks).

A Right-of-Way Permit is required if you plan to widen your driveway. This application will consider the location of street trees, on-street parking spaces, and public infrastructure such as hydro-poles, hydrants and transformers. Please design your project to avoid impacts to trees and infrastructure in the right-of-way.

Can my tenants park on the street?

On-street parking is equally available to all members of the public, except overnight during the winter months and is not intended to meet the long-term parking needs of residents. Permits may be available for residents via application. Please consider your and your tenants' parking needs before signing a lease agreement. Information about street parking can be found on the City's Parking By-law and permits webpage: [Overnight Parking - City of St. Thomas](#)

Can I have a unit above my detached garage?

A detached building containing an additional dwelling unit can be up to 4.0 metres high. This may allow a dwelling unit to be located attached to or above a garage. Please review the zoning by-law regulations for an ARU (detached) to review the applicable regulations for your property.

Can the ARU be severed and sold separately?

An ARU provides an additional dwelling unit on a property where a primary dwelling unit already exists. It cannot be severed and sold separately from the primary dwelling unit.

How many doors can I have for my triplex or fourplex?

Your primary dwelling is permitted to have additional pedestrian entrances (doors) although the number of front doors facing a public street should be minimized (1-2). Additional entrances are permitted to face interior side lot lines and the rear yard. You are also permitted to have doors (such as sliding doors) providing access to a balcony which does not act as a primary entrance or to a door which is fully below grade. Please note that stairs leading to a basement entrance must be set back from a side lot line and cannot conflict with grading or a required walkway. Please contact the Planning and Building Services Department if you require clarification or to review your proposal.

How is my ARU addressed?

If you have questions about how to address your ARUs please contact the City's Clerks Department who will help assign any required street and unit numbers.

Will my ARU affect my property taxes?

Likely yes, your property taxes could change and increase when you create an ARU. General information regarding assessment and property taxes is provided by the [Municipal Property Assessment Corporation \(MPAC\)](#).

Can I design or build the ARU myself?

Design and construction require professional drawings and licenced contractors or trades. While it may be possible to undertake some aspects of the design and build yourself, it is highly recommended for the permit application drawings, and required for some ARU types, to have plans/drawings prepared by a certified professional and some aspects of the build will need licenced plumbing, electrician, mechanical, etc.



*Figure 23 - New Dwelling with 2 ARUs - Triplex
(image credit: taylorjonesgroup.com)*

Contact Us

Planning and Building Services Department
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9 Mondamin St.
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N5P 2T9

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Email: planning@stthomas.ca

Website: [Planning and Building Services - City of St. Thomas](https://www.stthomas.ca/cms/one.aspx?portalId=12189805&pageId=12517637)
(<https://www.stthomas.ca/cms/one.aspx?portalId=12189805&pageId=12517637>)



City Website: <https://www.stthomas.ca>