



# Affordable ARU Funding Program

## Section 1 – Program Information

The Affordable Additional Residential Unit (ARU) funding program supports Bruce County homeowners to add an ARU to their residential property. An ARU is a self-contained living space that can be attached to or within a single-family home, such as a detached, semi-detached or townhouse, or located in an accessory or standalone building on the same property. Examples of ARUs include an addition to the main dwelling, a basement apartment, an apartment above a garage, or a standalone garden suite.

ARUs enhance community housing by increasing the availability of private rental options. ARUs are generally faster to build, and units can often be added while maintaining the character of established neighbourhoods or countrysides. For homeowners, these units provide a source of rental income, helping offset the costs of homeownership and maintenance. They also offer flexibility to families to have live-in caregivers, enable seniors to live independently within a family setting, or house young adults.

- Funding is intended to create a new affordable rental ARU.
- The ARU must be a self-contained unit with a private kitchen, bathroom and sleeping areas, within your existing family home or on the property.
- Applicants must occupy the home and it must be the primary residence of the applicant/owner for the duration of the agreement.
- Funding is provided in the form of a forgivable loan.
- Loan forgiveness is at a minimum of 10 years and is earned at an equal rate per year over the affordability period beginning on the date of project completion.
- A Promissory Note Agreement must be signed for all funding approved, and Bruce County will be registered on title of the property for the duration of the agreement.
- The County will discharge the registration on title of the property at the end of the forgiveness period at the expense of the County.
- A request for an early discharge will be at the expense of the homeowner.
- Applicants can apply for **up to 75%** of the total cost of the ARU, to a **maximum of \$50,000**.
- Rental rate must be at or below the Canada Mortgage and Housing Corporation (CMHC) Average Market Rent (AMR) for Bruce County. The AMR in Bruce



County is **\$1,254 for a one-bedroom** unit and **\$1,783 for a two-bedroom** unit, as of June, 2026.

- The household income of the renter household must be at or below the 60<sup>th</sup> income percentile for Bruce County, or less than **\$68,400 per annum**.

## Section 2 - Eligibility Requirements

- The property must be your **sole and principal residence** and located in Bruce County.
- Property taxes must be paid up to date.
- Mortgage must be paid up to date.
- Insurance must be paid up to date and be insured to the full property value.
- Occupancy permit will signal project completion.

## Section 3 – Required Documentation

The following documentation must be supplied with your application:

- Copy of Birth Certificate or proof of Canadian citizenship
- Photo identification for homeowner(s)
- Proof of home owner's gross household income
- Proof of home insurance
- Proof of property value
- Proof of paid municipal taxes
- Proof of up-to-date mortgage payments (if applicable)
- Site plan showing conformance with Zoning By-law
- Confirmation from municipality that ARU is permitted on property
- Project budget



## Section 4 - Application Form

| <b>Bruce County<br/>Additional Residential Unit<br/>Affordable Rental<br/>Funding Program</b>   |   |  |
|---|---|--|
| <b>1. APPLICANT INFORMATION</b>   |   |  |
| <b>Property Owner(s)</b>  |   |  |
| Last Name   | First Name                              |  |
| Last Name   | First Name                              |  |
| <b>Mailing Address</b>  |   |  |
| Street Number. Street Name/RR# (Concession, Township if applicable)   | P.O. Box number.                        |  |
| City/Municipality   | Province                                | Postal Code  |
| Email address(es)   | Home or Cell Phone Number(s)            |  |
| <b>2. DESCRIPTION OF THE PROPERTY</b>   |   |  |
| <b>Property Address</b>   |   |  |
| Legal Description:  | Street:                                 |  |
| Town/Municipality:  | Province:                               | Postal Code:   |
| Has this property previously received any provincial renovation funding? (Affordable Housing Program, Ontario Renovates, Investment in Affordable Housing, Social Infrastructure Fund)?<br><br>Yes*      No      Unknown<br>*If yes, please specify the program and date: |   |  |
| Age of the existing dwelling:   | Are the property taxes paid up to date? | Based on the most recent MPAC assessment, what is the current value of the property?<br><br>\$ |



|   |                         |                                 |                                      |
|---|-------------------------|---------------------------------|--------------------------------------|
| Do you live in the home?  | Do you have a mortgage? | Is the property insured?        | Is the insurance payment up to date? |
| Specify type of residence:<br><br>Single Family Detached    Semi-Detached    Duplex<br>Townhouse  |                         | Current zoning of the property: |                                      |
| <p>Should your project move forward, do you have, or can you obtain the necessary approvals, including zoning compliance, planning approvals (where required), building permits, conservation authority permits (where required), and all other regulatory approvals?</p> <p>Yes    No</p> <p>If yes, please provide supporting documentation with your application. Supporting documentation can include formal planning approvals, copies of building permits, correspondence with approval authorities, design plans, etc.</p> <p>If no, please provide details about what steps you have taken to investigate and obtain required approvals to complete the project</p> |                         |                                 |                                      |



## Municipality Verification of Zoning

Applicants must provide verification that their property is zoned to allow the creation of an Additional Residential Unit. Please bring this page into your local municipal office and ask for a municipal staff member to verify the zoning, and sign below.

|                         |        |  |             |
|-------------------------|--------|--|-------------|
| <b>Homeowner</b>        |        |  |             |
| Last Name               |        | First Name   |             |
| <b>Property Address</b> |        |  |             |
| Number                  | Street | City/Town  | Postal code |
| Property Zoning         |        | Does this property fall within the permitted zoning area for the creation of an additional residential unit? |             |
|                         |        | Yes  | No          |
| Municipal Signature     |        | Date   |             |



### 3. DESCRIPTION OF PROPOSED PROJECT

Please use this section to describe your proposed unit. This program is designed to support the creation of new affordable Additional Residential Units. For the purposes of this program, an ARU is defined as: a self-contained residential dwelling unit that is clearly ancillary to the primary use of the property, and that is located in a single detached, semi-detached or townhouse, or in an attached or stand-alone ancillary structure to a single detached, semi-detached or townhouse. All approved units will include a full kitchen and bath facilities as well as a separate entrance.

Rents must be at or below the Canada Mortgage and Housing Corporation (CMHC) Average Market Rent (AMR) for Bruce County and must remain affordable for 15 years, the life of the agreement. The AMR in Bruce County is \$1,254 for a one-bedroom unit and \$1,783 for a two-bedroom unit, as of August 2025.

Over the term of the agreement the household income of the tenant(s) of the unit (verified at time of move-in) will be at or below the 60<sup>th</sup> income percentile for Bruce County or less than \$68,400 per annum. The landlord will provide verification to Bruce County upon request.

Below, please provide a detailed description of your proposed project, including information about existing structures on the property, whether the unit will be added to an existing structure (i.e. basement apartment, unit above garage) or whether a new building or an addition will be created. (please add additional pages if required)



| <b>Please indicate:</b>  |  |
|--|--|
| How will the unit be heated:   |  |
| Accessibility features:  |  |
| Construction timeline:   |  |
| Funding request (up to \$50,000):  |  |
| How do you plan to find a tenant for the unit?   |  |
| Are you willing to rent to target populations (e.g., seniors, youth, Indigenous people, victims of domestic violence)?                             |  |
| If successful, are you willing to allow Bruce County to document and share your experience to promote this program and future housing initiatives? |  |



**4. APPLICANT DECLARATION**

1. I/We hereby confirm that I am/we are the owner(s) of the residence, and no other person is the owner.
2. I/We hereby grant permission to County of Bruce to make any necessary inquiries to verify my/our income and assets.
3. I/We hereby acknowledge that if my/our funding application is accepted it will not apply to work completed prior to this date of signing application.
4. I/We hereby acknowledge that if my/our funding application is accepted I/we cannot claim the funded repairs for any Provincial tax rebate programs.
5. I/we acknowledge that if a false declaration is knowingly made, County of Bruce shall have the right to cancel the approval and recover any paid funds.
6. I/We hereby confirm that my/our mortgage and property tax payments are up-to-date and not in default, and the property is not under foreclosure proceedings.
7. I/We hereby confirm that my/our property insurance is current (copy of insurance policy attached).
8. I/We hereby confirm that I/we understand that once work is approved and completed through the Affordable ARU program, and invoices received, final payment will be made to the homeowner.
9. I/We have read, understood, and agree to the terms and conditions listed above.

**5. ALL HOMEOWNERS MUST SIGN THE APPLICATION**

|                     |           |      |
|---------------------|-----------|------|
| Name (please print) | Signature | Date |
| Name (please print) | Signature | Date |



## Section 5 – Documentation Checklist

| Requirement   | Acceptable Documentation  |  |
|---|---|--|
| Additional Residential Unit Application                       | Please fill in all applicable spaces and sign the application.  |  |
| Municipal planning approval                                   | Complete the attached municipal/city Verification of Zoning form.   |  |
| Photo identification  | For each homeowner attach a copy of one piece of photo identification (ie driver's license, passport, health card)  |  |
| Status in Canada  | For each homeowner, attach copies of birth certificate or citizenship documentation (a copy of your passport can be used for both photo ID and citizenship documentation)   |  |
| Proof of Income needed for household members                  | Attach a copy of your 2024 Notice of Assessment from the Canada Revenue Agency.   |  |
| Proof of Mortgage in good standing and balance, if applicable | Please contact your bank/mortgage company for a letter stating that your mortgage payments are up to date and a current balance owing.  |  |
| Proof of property value                                       | Attach a copy of your municipal property assessment corporation (MPAC) notice of assessment.  |  |
| Proof of property taxes are up to date                        | Please contact your municipality/town for a letter or receipt showing your property taxes are paid in full.   |  |
| Proof of property insurance coverage                          | Attach a copy of your home insurance policy showing dwelling replacement coverage.  |  |
| Proof that property insurance is in force and paid up to date | Please contact your insurance company for a letter stating that your insurance coverage is in force and that your policy is paid up to date.  |  |
| Site plan   | Site plan showing conformance with Zoning By-law. Use the step-by-step video tutorial to help you draw your site plan <a href="https://www.youtube.com/watch?v=5YWVntpzWI4">https://www.youtube.com/watch?v=5YWVntpzWI4</a> |  |
| Project budget  | A project budget showing the anticipated hard and soft costs, cost of borrowing (if applicable) and revenue construction and operation of the ARU.  |  |

If any of the listed documents above are not provided, your application will be returned as ineligible.



## Section 6 - Evaluation Matrix

Below are the criteria against which all applications will be evaluated:

| Section   | Points     |
|---|------------|
| Part A: Project Viability and Timeline                  | 30         |
| Part B: Project Details and Location                    | 30         |
| Part C: Compatibility with program Goals and Objectives | 40         |
| <b>Total Available Points</b>                           | <b>100</b> |

### Part A: Project Viability and Timeline

| Criteria            | Recommended project Elements/Characteristics to Prioritize              | Rationale/Notes   | Points Available |
|---------------------|---|---|------------------|
| Financial Viability | Higher financial viability  | Higher chance project reaching occupancy                                | 10               |
| Project Timeline    | Faster timeline to occupancy  | The sooner housing can be created the better.                           | 10               |
| Achievable          | Complies with Zoning, Building Code, and can be appropriately serviced. | Has a reasonable chance of obtaining required permits and can be built. | 10               |

### Part B: Project Details and Location

| Criteria  | Recommended project Elements/Characteristics to Prioritize        | Rationale/Notes                                   | Points Available |
|-----------|---|---|------------------|
| Unit size | 1-bedroom/studio  | Align with longest housing waitlist.              | 15               |
| Location  | Within settlement area, access to goods and services, walkability | Supports walkability and best planning practices. | 15               |



**Part C: Compatibility with program Goals and Objectives**

| <b>Criteria</b>        | <b>Recommended project Elements/Characteristics to Prioritize</b>                        | <b>Rationale/Notes</b>  | <b>Points Available</b> |
|------------------------|--|---|-------------------------|
| Target Population      | Vulnerable populations (seniors, youth, Indigenous person, victims of domestic violence) | Align with provincial funding   | 10                      |
| Occupancy Plan         | Occupancy plan in place to fill unit.  | The sooner a tenant is able to occupy the unit the better.  | 10                      |
| Accessibility          | Exceeds Ontario Building Code (OBC) for accessibility                                    | Bruce County has an aging population, therefore aging in place is an important consideration.           | 5                       |
| Energy Efficiency      | Exceeds OBC for energy efficiency.   | Bruce County is committed to supporting energy demand management through energy efficient construction. | 5                       |
| Depth of Affordability | Offer the unit at a deeply affordable level with rent below average market rent (AMR).   | Support residents on community housing waitlist and By-Names List.                                      | 10                      |



## Section 7- Contacts

For more information about the Affordable ARU Funding program, program eligibility and criteria, please contact Bruce County's Housing Concierge team, a customer service support team here to guide you through the process:

### **Bruce County Housing Concierge**

Website: [Build in Bruce Website \(https://www.brucecounty.on.ca/buildinbruce\)](https://www.brucecounty.on.ca/buildinbruce)

Email: [housingconcierge@brucecounty.on.ca](mailto:housingconcierge@brucecounty.on.ca)

For more information about building permits and zoning, please contact your local Building Department:

### **Town of Saugeen Shores**

Website: <https://www.saugeenshores.ca/en/living-in-our-community/building-and-renovating.aspx?mid=12869>

Address: Town of Saugeen Shores, Box 820, 600 Tomlinson Drive, Port Elgin ON N0H 2C0

Phone: 519-832-2008 x118

### **Municipality of Kincardine**

Website: <https://www.kincardine.ca/big/building-and-renovating/>

Phone: 519-396-3468 ext. 2

Email: [buildings@kincardine.ca](mailto:buildings@kincardine.ca)

### **Municipality of Brockton**

Website: <https://www.brockton.ca/living-here/building-and-renovating/>

Address: 100 Scott Street, P.O. Box 68, Walkerton, Ontario N0G 2V0

Phone: 519-881-2223

### **Municipality of South Bruce**

Website: <https://www.southbruce.ca/building/>

Address: PO Box 540, 21 Gordon St. E, Teeswater ON, N0G 2S0

Phone: 519-392-6623, ext. 228

Email: [cbo@southbruce.ca](mailto:cbo@southbruce.ca)

### **Township of Huron-Kinloss**

Website: <https://www.huronkinloss.com/build-invest-and-grow/building-services/>

Address: 21 Queen St. P.O. Box 130, Ripley ON N0G 2R0

Phone: 519-395-3735

Email: [info@huronkinloss.com](mailto:info@huronkinloss.com)



### **Municipality of Arran-Elderslie**

Website: <https://www.arran-elderslie.ca/en/business-and-development/building-and-renovating.aspx?mid=41542>

Address: 1925 Bruce Road 10 Chesley, ON N0G 1L0

Phone: 519-363-3039, Ext. 3

E-Mail: [build@arran-elderslie.ca](mailto:build@arran-elderslie.ca)

### **Town of South Bruce Peninsula**

Website: <https://www.southbrucepeninsula.com/en/your-community/building-and-property.aspx?mid=19722>

Address: 315 George Street PO Box 310, Wiarton ON N0H 2T0

Phone: 519-534-1400, ext. 140 or 145

### **Municipality of Northern Bruce Peninsula**

Website: <https://www.northbrucepeninsula.ca/develop/building/>

Address: 56 Lindsay Road 5, Lion's Head ON N0H 1W0

Phone: 1-833-793-3537

For more information about building in areas regulated by the Conservation Authority, please contact your local Conservation Authority:

#### **Saugeen Valley Conservation Authority**

Website: <https://www.saugeenconservation.ca/en/permits-and-planning/permits-and-planning.aspx>

1078 Bruce Road 12, Box 150, Formosa Ontario, Canada N0G 1W0

Phone: 519-364-1255 ext. 247

#### **Maitland Valley Conservation Authority**

Website: <https://mvca.on.ca/regulations-permits/regulations-introduction/>

1093 Marietta Street, Box 127, Wroxeter, ON N0G 2X0

Phone: 519-335-3557

#### **Grey Sauble Conservation Authority**

Website: <https://www.greysauble.on.ca/submitting-permit-and-planning-applications/>

For more information about applying for a minor variance or zoning by-law amendment, please contact the Bruce County Planning and Development department:

#### **Peninsula Hub – Planning**

Serving Arran Elderslie, South Bruce Peninsula, and North Bruce Peninsula

Email: [bcplwi@brucecounty.on.ca](mailto:bcplwi@brucecounty.on.ca)

Phone: 519-534-2092



**Corporation of the County of Bruce**  
30 Park Street, P.O. Box 70, Walkerton, ON, N0G 2V0

[brucecounty.on.ca](http://brucecounty.on.ca)

### **Inland Hub – Planning**

Serving Brockton, Huron Kinloss, and South Bruce

Email: [bcplwa@brucecounty.on.ca](mailto:bcplwa@brucecounty.on.ca)

Phone: 519-881-1782

### **Lakeshore Hub - Planning**

Serving Saugeen Shores and Kincardine

Email: [bcplpe@brucecounty.on.ca](mailto:bcplpe@brucecounty.on.ca)

Phone: 226-909-1601

## **Resources**

Visit the [Build in Bruce Website](https://www.brucecounty.on.ca/buildinbruce) (<https://www.brucecounty.on.ca/buildinbruce>) to find more information about the Affordable ARU Funding Program and read our [Additional Residential Unit Toolkit](https://www.brucecounty.on.ca/additional-residential-units) (<https://www.brucecounty.on.ca/additional-residential-units>).

[Bruce County Maps](https://maps.brucecounty.on.ca/) (<https://maps.brucecounty.on.ca/>) can help verify zoning, official plan designations, and other useful information about your property. Use the tools to help approximate measurements to help with site planning.

Watch our step-by-step video tutorial on [How to Make a Site Plan](https://www.youtube.com/watch?v=5YWVntpzWI4) (<https://www.youtube.com/watch?v=5YWVntpzWI4>).



## Section 8 –Submission

To submit your application and all supporting documents:

Email: [housingconcierge@brucecounty.on.ca](mailto:housingconcierge@brucecounty.on.ca)

OR

Regular mail:  
ATTN: Housing Concierge  
30 Park St.  
PO Box 70  
Walkerton, ON  
N0G 2V0

OR

In person: (ATTN: Housing Concierge):

**Bruce County Administration Centre**  
30 Park St.  
Walkerton

**Penetangore Hub**  
529 Gary St.  
Kincardine

**Lakeshore Hub**  
1243 MacKenzie Road  
Port Elgin

**Peninsula Hub**  
268 Berford St.  
Warton