



Mississippi  
Mills

# Urban Additional Residential Unit Guide

Your Guide to Building an  
**Additional Residential Unit (ARU)** in Almonte



[www.mississippimills.ca/HAF](http://www.mississippimills.ca/HAF)

December 2025

# What is an ARU?

## And could one be right for you?

An **Additional Residential Unit (ARU)** is a fully livable and self-contained home that can be built either within your existing house, such as a basement apartment, or as a separate structure on your property, like a backyard suite. ARU's offer flexible housing options which can be used for family members or as a rental unit.

In the Zoning By-law, an ARU is defined as:

“

*A separate dwelling unit subsidiary to an associated principal dwelling unit and located either within the same building as the associated principal dwelling unit or in a building or structure ancillary to the associated principal dwelling.*

”

An ARU can be located within a primary dwelling or detached from the primary dwelling. These homes can come in many shapes and sizes, and are commonly referred to as basement apartments, granny suites, coach houses, carriage houses, in-law suites, tiny homes, garage lofts, and more.



**Detached ARU**



**Attic ARU**



**ARU Addition**



**Basement ARU**

### **This guideline only applies to lands within Almonte.**

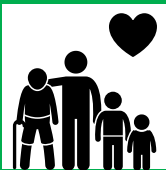
A separate guideline for the Villages and Rural/Agricultural areas will be developed in the future. Any resident can have an ARU within the Municipality, however, only some properties will be able to support an ARU depending on the size and layout of the property, the proposed size of the ARU, and other factors that are detailed in this guide.

## What are the benefits of ARUs?



### **ARUs help to meet a range of housing needs in Mississippi Mills.**

With an aging population and homeownership challenges for the younger population, ARUs can meet the needs of several different age groups. This type of home can make it easier for seniors to remain in their own communities longer and for young adults to have access to entry-level rental housing.



### **ARUs can also provide intergenerational and multi-family housing arrangements.**

In Canada, more than half of ARUs are set up for a family member, which points to a growing need for these types of housing options.



### **ARUs enhance the efficiency of existing infrastructure.**

Urban development in neighbourhoods that are already serviced by municipal water and sewer optimize the use of these services, which translates into savings and efficiency for residents and the Municipality.



### **ARUs can create additional income for homeowners.**

For some homeowners, ARUs can generate rental income and increase property values.



### **ARUs can help to reduce urban sprawl with gentle densification in neighbourhoods.**

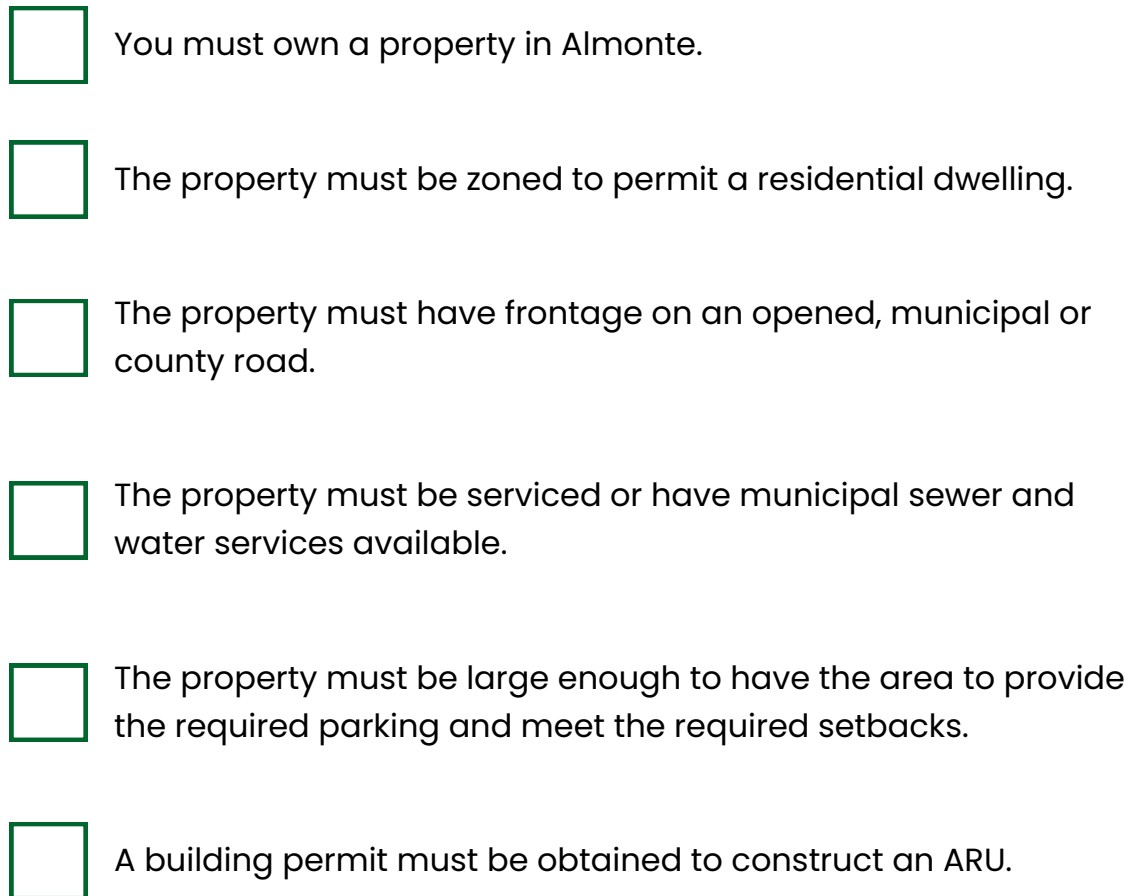
By accommodating housing within the existing boundary of Almonte, pressure on natural and agricultural areas can be reduced. By increasing the number of residents in a neighbourhood, ARUs can contribute to the necessary densities that attract an improved range of local businesses and services.

## Is an urban ARU right for me?

An ARU can offer several benefits including the ability to keep family members close, generate additional income, and support gentle densification in a way that maximizes existing infrastructure. ARUs present a valuable housing solution for many residents.

Building an ARU requires both time and money, so it's important to ensure that it's the right investment for you.

The requirements for building an ARU on your property include:

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- ☐ You must own a property in Almonte.
  - ☐ The property must be zoned to permit a residential dwelling.
  - ☐ The property must have frontage on an opened, municipal or county road.
  - ☐ The property must be serviced or have municipal sewer and water services available.
  - ☐ The property must be large enough to have the area to provide the required parking and meet the required setbacks.
  - ☐ A building permit must be obtained to construct an ARU.



## How many ARUs can I build on my property?

Up to three (3) ARUs may be permitted depending on the type of home you have on your property.

### If you have a single detached dwelling:



Up to three (3) ARUs are permitted.



Up to two (2) ARUs can be located inside or attached to your home, and up to two (2) may be permitted in a separate building, such as a backyard suite or garage apartment, as long as the total number of ARUs on your property is not more than three (3).

### If you have a row dwelling, townhouse, or duplex:



Up to two (2) ARUs are permitted

### If you have a semi-detached dwelling:

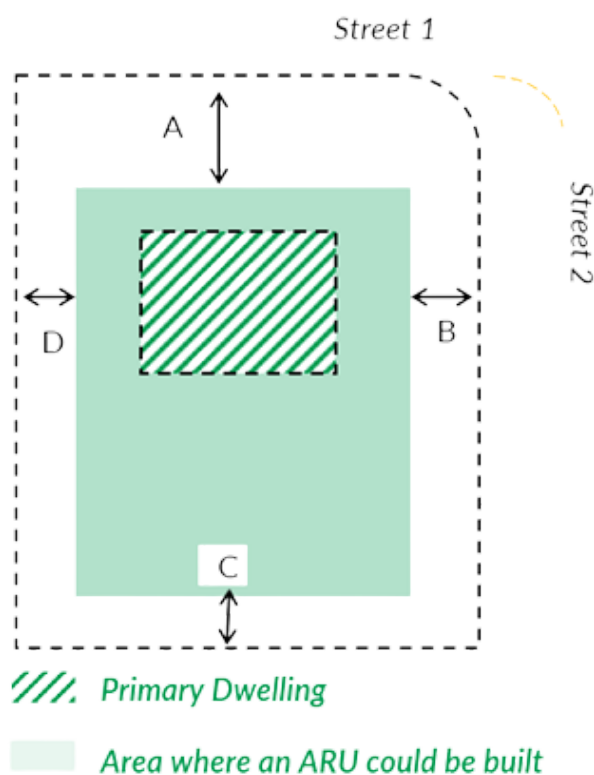


Up to two (2) ARUs are permitted per semi-detached dwelling unit, or per half of the semi-detached dwelling. These two (2) ARUs can be either attached or detached.



## Where can I build an ARU?

An ARU must comply with the zoning provisions of the zone that applies to your property, such as minimum distances from property lines, and if it is detached, it must be located within 40 metres of your primary home.



Provisions	Required
Minimum Front Lot Line Setback (m)	A
Minimum Exterior Side Lot Line Setback (m)	B
Minimum Rear Lot Line Setback (m)	C
Minimum Interior Side Lot Line Setback (m)	D



For more information on your setbacks, please visit the [Comprehensive Zoning By-law](#).



### Do you know your property's zoning?

Use the [GIS mapping tool](#) on our website!  
A [tutorial](#) on how to use the tool is also available on the Zoning webpage.



**Tutorial**



**Tool**

## Where are ARUs not allowed?

ARUs are not permitted:

- in flood plains that are identified by the **Mississippi Valley Conservation Authority (MVCA)**.
- on lots that do not meet the minimum lot area and frontage requirements of the Zoning By-law

ARU's are **only permitted** on lots with frontage on an open municipal road.



Explore the [MVCA Regulation Map](#) to see if your property is considered a flood plain.



## Are there any size limits for an ARU?

**Gross Floor Area (GFA)** is used to determine the size of an ARU. An ARU can be up to 40% of the gross floor area of your primary dwelling, except if it is in your basement, it can take up the entire basement area.



To determine the maximum GFA, measure the total area of each floor in your existing home, but don't include any furnace room, laundry room or attic space (if its not livable space). If your home already has an ARU or other type of dwelling unit, don't count any common areas that serve these units. Once you have measured the GFA of your home, multiply it by 40% (0.40) to get the maximum size of the ARU. If you want to establish more than one ARU, this maximum size does not need to be split between the ARUs, rather the maximum GFA would apply to each ARU.



You can find the complete definition of Gross Floor Area in Section 5 of the Zoning By-law.





## Do I need to provide parking for an ARU?

Yes, an ARU must have its own independent parking space that meets the parking requirements in the Zoning By-law.



✓ Each ARU must have its own parking space

Each ARU must have a parking space that is independent from your primary home. If you have a townhome, row dwelling, or duplex, parking can be provided in tandem (one space behind another space). If you have a single detached dwelling or semi-detached dwelling, the parking cannot be in tandem, and must be provided either in the side yard, in the rear yard, or inside a garage on the property.



The Zoning By-law requires that the minimum size of a parking space is:  
**2.75 m wide x 5.75 m long.**

Minimum Parking Space



## Do I need a Building Permit for an ARU?

## How much does it cost?

Yes, before building your ARU you must obtain a building permit from the Municipality. Depending on the type of ARU, there may be specific requirements and fees for the building permit application. There may also be other permits that are required so it is important to contact the Municipality before any work is started on your property.

The **Ontario Building Code** lists very specific requirements for ARUs including minimum room sizes, ceiling heights, requirements for exits, suite separation, windows, plumbing, heating and electrical. The building permit submission and design application will need to include detailed and comprehensive drawings which are typically completed by qualified designers. A qualified building designer with a **Building Code Identification Number (BCIN)** is strongly recommended for these types of projects. The BCIN demonstrates that the designer is qualified to provide designs for a building permit application.

Below is a list of commonly required documents for a **Building Permit application** for an ARU; however, this list is not exhaustive. Additional documentation may be required depending on the specifics of your project. You should contact the Municipality prior to applying for a building permit.

- [Building Permit Application and Schedule 1: Designer Information](#)
- Proof of ownership
- [Letter of Authorization](#)
  - (if being applied for by authorized agent on behalf of owner)
- Site Plan, including:
  - Lot size, dimensions of the property, setbacks to property lines for any existing or proposed buildings
  - The dimensioned location of any other existing building(s) on the property
  - Existing right-of-ways, easements and municipal services
  - Existing power lines or underground power lines, driveway, septic tank and bed location and well location

*Continues on next page*

- Detailed drawings to include:
  - floor plan for each storey
  - basement plan
  - elevations
  - cross section
  - floor joist layout
  - roof/truss design
- Heat Loss Gain & Duct Design
- Plumbing Information
- Energy Efficiency Design Summary (EEDS)
- [Entrance Permit or new ARU civic address](#) through the Mississippi Mills Roads and Public Works Department

Building permit fees can be found on the Mississippi Mills website on the [Building and Renovating webpage](#) or by contacting our Building Division directly at 613-256-2064 or [building@mississippimills.ca](mailto:building@mississippimills.ca). Fees are subject to change, please verify any fees and charges with Building Staff before preparing payment for your application.



**It is recommended that you contact the Building Division to discuss your plans and to confirm you understand the building permit process.**



613-256-2064



[building@  
mississippimills.ca](mailto:building@mississippimills.ca)



14 Bridge St,  
PO Box 400,  
Almonte,  
ON K0A 1A0

## **My ARU doesn't meet the zoning requirements...**

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### **What can I do?**

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If your ARU project does not meet the requirements of the [Zoning By-law](#), it may be possible to apply for a **Minor Variance** to move forward with your project. To find out more about the Minor Variance process, please read our [highlight sheet](#) and contact the Planning Division if you'd like to [apply](#) for a Minor Variance. Your ARU project must meet zoning requirements before a building permit can be issued, and if it does not, a Minor Variance must be approved before a building permit can be issued.

Just like the building permit process you should contact the Planning Division about your Minor Variance and to learn more about the application requirements, process, timelines and fees before applying. Fees are subject to change, so please verify any fees and charges with the Planning Division before preparing payment for your application.

For more information, please go to the [Planning Application webpage](#) or contact the Planning Division at 613-256-2064 or [mplanner@mississippimills.ca](mailto:mplanner@mississippimills.ca).

## **Can an ARU be severed and sold separately?**

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No, the intent of the ARU is to remain on the property to continue to provide a valuable additional residence on an existing lot.

## **Does my ARU need a separate address?**

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Yes, please contact the Roads and Public Works Department at 613-256-2064 to apply for your ARU address. This address will be assigned as a secondary address to the primary dwelling to ensure that the ARU can be separately identified and for the future resident to have their own municipal address for utilities, mail delivery and if needed, emergency services.

An Address for your ARU is required when you apply for your building permit.

## Do I need insurance on my ARU?

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Please contact your insurance provider for quotes and information on coverage for your ARU.

## How do I connect my ARU to municipal services?

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ARUs need to be connected to municipal water and sewer services through the existing primary dwelling. In some cases, the existing services that connect your home to the services under the street may not be large enough for the ARU. If this is the case, you will be responsible for upgrading these services (increasing the size of the existing services coming from your home). This work requires a **Waterworks permit** from the Municipality and a licensed contractor who can complete the design and apply for the permit on your behalf. It is recommended that either you or your licensed contractor contact the Engineering Department at 613-256-2064 or [mplanner@mississippimills.ca](mailto:mplanner@mississippimills.ca) to find out details about the Waterworks permit process.

## Will an ARU affect my property taxes?

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The **Municipal Property Assessment Corporation (MPAC)**, assesses and classifies all properties in Ontario for tax purposes. It provides municipalities with property values that are used to calculate property and education taxes. Your property taxes may increase because you may be increasing the value of your property by adding an ARU.

For more information on property assessment and incremental increases to your property taxes, please reach out to MPAC at [www.mpac.ca](http://www.mpac.ca).



## Are there incentives to build an ARU as affordable housing?

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Yes! The Municipality has created a new [Affordable Housing Community Improvement Plan \(CIP\)](#) with programs to make the development of affordable housing easier. If you are interested in building an ARU and renting it at an affordable rate, the CIP includes a rebate for the creation of affordable ARUs.

Please contact the Planning Division for more information at 613-256-2064 or [mplanner@mississippimills.ca](mailto:mplanner@mississippimills.ca).

**Learn more about the Affordable Housing CIP!**

[www.mississippimills.ca/HAF](http://www.mississippimills.ca/HAF)



## Can I have an ARU on my property if it is within the Downtown Almonte Heritage Conservation District (HCD) or is an individually designated heritage property?

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If your property is designated under the **Ontario Heritage Act**, a **heritage permit** may be required before a building permit can be issued to construct an ARU. A heritage permit requires the submission of specific information, which is reviewed by the Planning Division and in some cases, the Municipality's **Heritage Advisory Committee**.

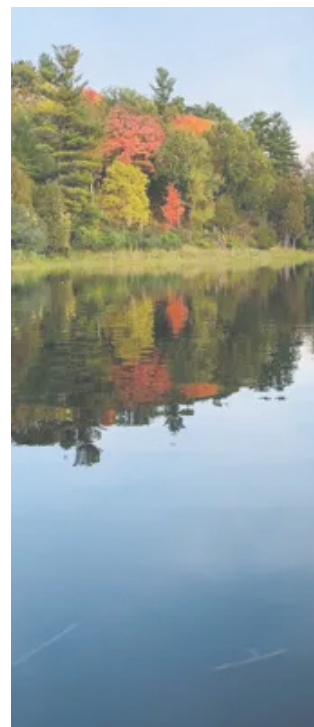
For more information, please contact the Planning Division at 613-256-2064 or [mplanner@mississippimills.ca](mailto:mplanner@mississippimills.ca).

## Canada Mortgage and Housing Corporation (CMHC) Initiative Housing Accelerator Fund (HAF)

The Municipality of Mississippi Mills received funding from Canadian Housing and Mortgage Corporation (CMHC) to build more accessible and affordable housing for current and future residents. The ARU initiative is one (1) of the seven (7) initiatives being undertaken by the Municipality to build more homes faster.

## Community Improvement Plan (CIP) Initiative

This CIP fulfills the Municipality's obligations under the 'Affordable Housing Community Improvement Plan' initiative as set out in its Housing Accelerator Fund (HAF) Agreement with the Canada Mortgage and Housing Corporation (CMHC). While the CIP establishes these programs, the implementation of the programs is at Council's discretion on an annual basis.



### Acknowledgements

We extend our sincere thanks to the **Municipality of North Grenville** for generously sharing their ARU Initiative Guide. Their work served as a foundational resource in the development of our own ARU guide, and we deeply appreciate their commitment to collaboration and knowledge-sharing.