



MUNICIPALITY OF MIDDLESEX CENTRE

# Planning your Additional Residential Unit (ARU)

April 27, 2026

## What are Additional Residential Units?

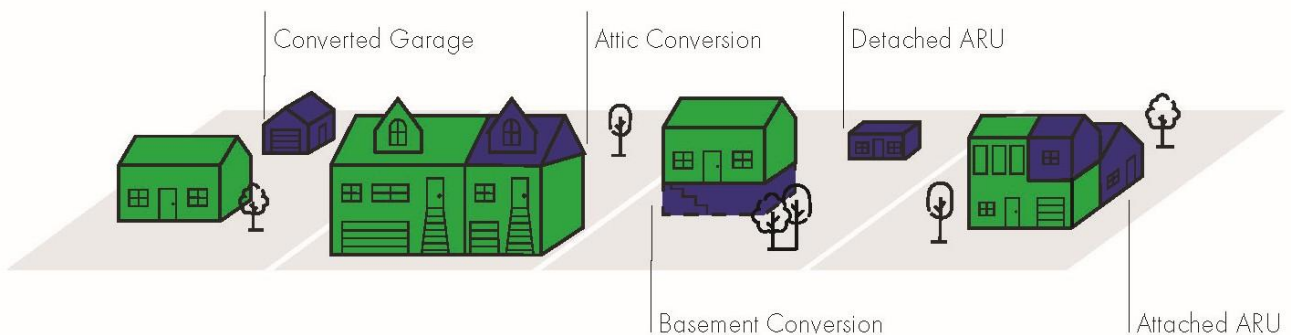
Additional Residential Units (ARUs) are separate units that are smaller and secondary to an existing house. They are designed to function independently, with their own kitchen, bathroom, sleeping area, and entrance.

ARUs can be located within, or attached to an existing house, or located in a separate structure. These units can take various forms, such as a basement apartment, a unit above a garage, a detached garden suite, or a converted portion of the main house.

## Why build an ARU?

These units are adaptable, making them ideal for changing household needs over time. Whether used to accommodate family members or to generate rental income, ARUs help expand affordable housing options, increase housing diversity, and support more inclusive, sustainable neighbourhoods.

- **Age-in-Place & Family Support:** Provide independent living space for aging parents, adult children, or extended family members.
- **Financial Gains:** Generate rental income, increase property value, and help offset mortgage or maintenance costs.
- **Flexibility:** Support family, hosting guests, or supplying a rental unit.
- **Community Benefits:** Contribute to local housing options.



## At-a-Glance Eligibility

There are several factors that determine if your property qualifies for one or multiple ARUs. All ARUs need to meet the requirements of the [Ontario Building Code](#) and [Ontario Fire Code](#) and require an approved building permit.

In general, ARUs are permitted in all areas of the municipality, subject to certain conditions based on whether you are connected to municipal water AND wastewater (sewer) service, or whether you are on private/partial services (if you have a septic system and/or a well).

Below is a summary of key zoning by-law considerations when planning your project. See Section 4.2 of the Middlesex Centre Zoning By-law at [middlesexcentre.ca/zoning-by-law](http://middlesexcentre.ca/zoning-by-law) or contact the office for all zoning requirements.

If your project meets the regulations in the zoning by-law, you can go right to submitting your Building Permit Application.

I AM CONNECTED TO MUNICIPAL WATER AND WASTEWATER (SEWERS)	
I'd like to build an ARU within or attached to my house	I'd like to build an ARU in a detached structure
<ul style="list-style-type: none"> <li>• ARU must be less than 85% of your existing house</li> <li>• Total coverage on the lot for all buildings cannot exceed 55%</li> <li>• Must have 1 additional parking space per ARU (usually 2 spaces per house, plus 1 per ARU)</li> </ul>	<ul style="list-style-type: none"> <li>• Total coverage on the lot for all buildings cannot exceed 55%</li> <li>• Must have 1 additional parking space per ARU (usually 2 spaces per house, plus 1 per ARU)</li> </ul>

I HAVE A SEPTIC SYSTEM AND/OR WELL	
I'd like to build an ARU within or attached to my house	I'd like to build an ARU in a detached structure
<ul style="list-style-type: none"> <li>• Generally subject to underlying zone regulations, and Building Code requirements</li> </ul>	<ul style="list-style-type: none"> <li>• Must be within 30 m (100 ft) of your existing house</li> <li>• Cannot be greater than 75% of your existing house (Max 120 m<sup>2</sup>/1,292 ft<sup>2</sup>)</li> <li>• Cannot be more than 7 m tall</li> <li>• Cannot be in front yard, or exterior side yard for corner lots</li> <li>• Must use the existing driveway/road entrance</li> <li>• Confirm that your septic and well can service the new unit, or that your lot is big enough for a second system</li> </ul>

### What if my property does not meet zoning regulations?

If your property or project cannot meet the zoning by-law requirements, you may be able to apply for a Zoning By-law Amendment or Minor Variance application. You will be required to demonstrate why your project cannot meet the existing zoning requirements.

Planning staff will review your project to determine if a minor variance is appropriate, or if the proposal requires a zoning by-law amendment. Learn more about planning and development applications on the municipal website at [middlesexcentre.ca/planning](https://middlesexcentre.ca/planning) or by contacting the municipal office.

### Floodplain/Conservation Authority Regulated Areas or Environmentally Sensitive Areas

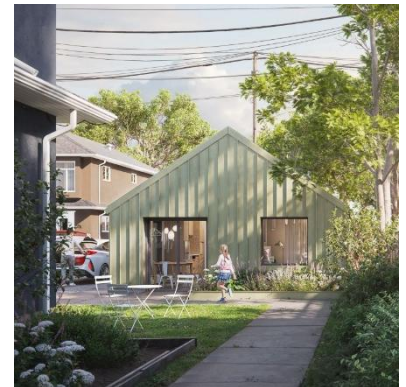
ARUs generally cannot be located in environmentally sensitive areas, floodplains, or other hazard areas. If you are unsure if you are in a floodplain or other sensitive area, contact the municipal office to find out before starting your project.

If you are located within an area regulated by a Conservation Authority, you will be required to obtain a permit from them prior to receiving your building permit. It is recommended that you reach out to the appropriate Conservation Authority early to discuss your project.

### Building Permit Application Process

All ARUs must be constructed in accordance with the Ontario Building Code and require a Building Permit. Visit the municipality's Building Permits page at [middlesexcentre.ca/building](https://middlesexcentre.ca/building) or contact the office to learn about how to apply for a building permit, building permit fees, and the review process.

The specific Ontario Building Code requirements for your project will vary depending on the type of work involved, such as renovating an existing home, adding a new extension, converting an accessory building, repurposing a garden suite, or constructing a detached structure. Submission requirements and applicable fees may also differ based on the property type and building design.



## What will Impact my Budget?

- **Design Services:** You will likely need to hire the services of a professional designer that is knowledgeable in the Ontario Building Code to prepare the required drawings to receive a Building Permit. This generally includes a qualified designer with a Building Code Identification Number (BCIN), or other professionals such as licensed architects or engineers. Working with a knowledgeable professional is strongly recommended and can significantly speed up the Building Permit review process.
- **Septic System Designer/Professional and/or Well company (if applicable):** If you are currently on a well and/or septic system, you may need to engage a professional to confirm if your existing system will be able to service the new unit, or if your property can accommodate an additional system.
- **Building Permit Fees:** Current building permit fees are found in the Fees & Charges By-law at [middlesexcentre.ca/fees](http://middlesexcentre.ca/fees) or by contacting the municipal office. Fees are determined by the square footage of the project and are paid at the time the building permit is issued.
- **Development Charges:** ARUs are not subject to Development Charges.



## Frequently Asked Questions (FAQs)

### How many units can I add to my property?

Up to four total units are permitted on a fully serviced lot or on a lot serviced by both municipal water and wastewater, and three units in an area serviced by a septic system and/or well, as long as zoning requirements are met.

### Will my ARU affect my property taxes?

Your property taxes are based on the Municipal Property Assessment Corporation's (MPAC) assessment of your property, which may increase when you create an ARU, similar to when you make other property improvements. Information regarding assessment and property taxes is provided by MPAC at [mpac.ca](http://mpac.ca).

### Does my ARU need a separate address?

No. A new municipal address will not be required for ARUs created on the same property as an existing dwelling. However, a new unit number will need to be created in part to ensure emergency services can locate the unit. A new unit number will be provided to you at the time that a building permit is issued.

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

No. ARUs cannot be severed and sold separately from the primary unit.

### Do I need insurance on my ARU?

It is recommended that you contact your insurance company to discuss insurance options.

### What about Tiny Homes?

A tiny home is an example of an ARU. The Province updated the Building Code to allow tiny homes as small as 17.5 m<sup>2</sup> (188 ft<sup>2</sup>). These structures need to follow the applicable regulations for ARUs.

### Can I build a new, larger house on my property, and use my existing house as an ARU?

ARUs are intended to be subordinate, or secondary to the main house on a lot. The new zoning permissions do not permit the construction of two separate main houses on one property. Since ARUs are limited in size, if your existing house is less than 140 m<sup>2</sup> (1,500 ft<sup>2</sup>), you may be able to convert it to an ARU and construct a new house, provided you meet all other zoning requirements. Review the Zoning By-law and arrange to discuss your plans with municipal staff.

### Are there any grants or incentives available to help offset the construction of an ARU?

Yes. If your project meets all zoning and other eligibility requirements, you may be eligible for a grant through our Community Improvement Program (CIP). If eligible, the grant may cover up to \$15,000 of eligible costs, depending on funding availability.

Visit [middlesexcentre.ca/cip](http://middlesexcentre.ca/cip) for more information or contact the municipal office.

## Contact Us



Please note that the information above is a general summary and individual property requirements may vary.

For information about building a new ARU please contact the municipal office. Please call or email in advance to arrange for in-person meetings.

### **Municipality of Middlesex Centre**

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

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