

Rural, Agricultural, and Village



Mississippi
Mills

Additional Residential Unit Guide

Your Guide to Building an **Additional Residential Unit** (ARU) in the rural, agricultural, and village areas



www.mississippimills.ca/ARU

July 2026

What is an ARU?

And could it be right for you?

An **Additional Residential Unit (ARU)** is a fully livable, self-contained home that can be part of your existing house, added as an addition, or in a separate building on your property.

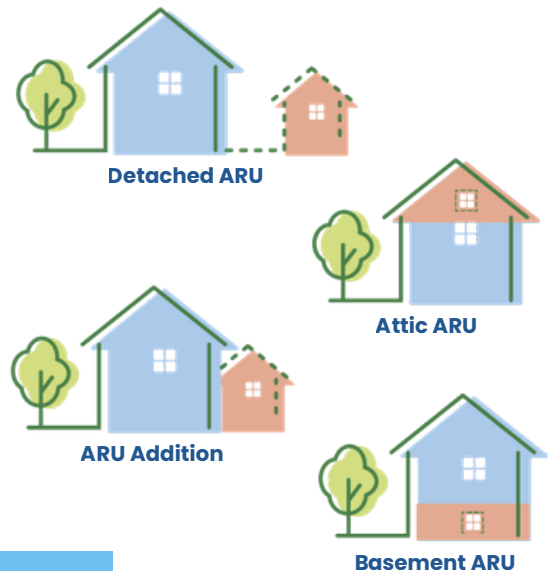
This guide goes into detail about what requirements your ARU must meet.

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. ”

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. ARU's offer flexible housing options which can be used for family members, or as a rental unit.



This guide only applies to lands outside of Almonte, including but not limited to Rural (RU), Agricultural (A) and Village Core (V) zones, each with their own zoning requirements.

A separate guideline for Urban (Almonte) ARU's is available on the municipal website.

Any resident can have an ARU within the Municipality, however, only some properties will be able to support an ARU. Whether a property can support an ARU depends 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 protect agricultural uses on adjacent properties.

Maintaining a small residential footprint in areas with active farming operations helps to prevent using valuable farmland for non-farm residential uses.



ARUs can create additional income for homeowners.

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



ARUs can help reduce development pressure on natural and rural areas.

By accommodating housing in or near existing homes, ARUs help to keep residential uses grouped on the same lot, reducing the impacts of development on natural areas and rural landscapes.

ARUs are key to helping Mississippi Mills build more homes faster in ways that benefit both new and existing residents.

Is an ARU right for you?

An ARU offers several benefits including the ability to keep family members close, generate additional income, and support gentle densification on existing properties. 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:**

CHECKLIST

- ☐ You must own a property.
- ☐ The property must be zoned to permit a residential dwelling.


Map

←

Use the [GIS mapping tool](#) on our website to determine your property's zoning.

→

Then visit the [Zoning By-law](#) to determine the permitted uses.

→


Zoning By-law
- ☐ The property must meet the minimum size and lot frontage to accommodate the ARU.
- ☐ The property must have frontage on an open, maintained municipal or county road.
- ☐ The property must be serviced by a private well and septic and the ARU must share at least one of these two services.
- ☐ If the ARU is in detached building, it must be located within 40 metres of the principal dwelling.
- ☐ The property must be able to accommodate a dedicated parking space for the ARU.
- ☐ If outside of a Village, the ARU must be far enough from livestock buildings on other properties.
- ☐ A building permit must be obtained to construct an ARU.



How many ARUs can I build on my property for Rural (RU) and Agricultural (A) zones?

Up to two (2) ARUs could be permitted on your property, depending on if your property meets certain zoning requirements.

In the Agricultural (A) Zone:



Up to two (2) ARUs are permitted in the Agricultural (A) zone. If you are proposing two (2) ARUs, at least one of the ARUs must be located within, or attached to, the existing home (principal dwelling).

In the Rural (RU) Zone:



Up to two (2) ARUs are permitted in the Rural (RU) zone. These two (2) ARUs can be located within, attached to, or detached from the principal dwelling.

CHECKLIST

ARUs in the Rural (RU) and Agricultural (A) zones also must:

- ☐ Comply with the Minimum Distance Separation (MDS I) formulae to not hinder, surrounding livestock operations. See page 16 of this guide for more information.
- ☐ Have adequate servicing (private septic and well); See page 13 for more information.
- ☐ Address any public health and safety concerns relating to natural hazards such as steep slopes, or human-made hazards such as contaminated lands;
- ☐ Be located within, attached to, or in close proximity to the principal dwelling (maximum of 40 metres).



How many ARUs can I build on my property for Village Core (V), Residential First Density (R1) and Rural Residential (RR) zones?

In the Villages and Rural Settlement Areas, residential properties are generally zoned Village Core (V), Residential First Density (R1), Rural Residential (RR) and other similar residential zones.

In the Village Core(V), Residential First Density (R1) and Rural Residential (RR) zone:



Up to two (2) ARUs are permitted in the V, R1 and RR zone. These two (2) ARUs can be located within, attached to, or detached from the existing home.

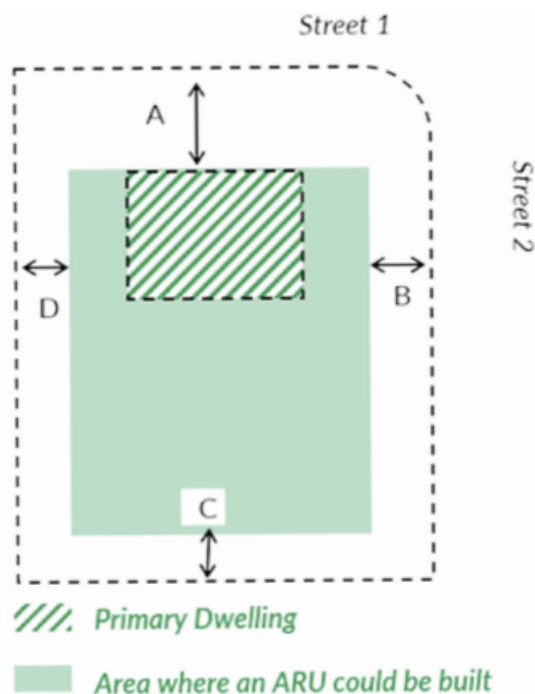
In the Village Core (V) Zone:



If the building is a commercial or a mixed-use building, please contact the Planning Division at mplanner@mississippimills.ca or 613-256-2064 to find out if the zoning permits an ARU.

Where can I build an ARU?

An ARU must meet the requirements of your property's zoning. It must also meet the requirements of Section 8.16 of the [Zoning By-law](#), titled "Additional Residential Units" and Table 6.1A, titled "Provisions for Accessory Uses, Buildings or Structures."



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

The floor area of an ARU is **not** counted towards the "Maximum Cumulative Area of All Accessory Buildings Combined" calculation as part of Table 6.1A(6). The ARU is also **not** counted towards the "Maximum Number of Accessory Buildings Permitted on a Lot" calculation as listed in Table 6.1A(7).



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 permitted?

ARUs are not permitted:

- Within 15 metres of a flood line or within 30 metres of a watercourse or wetland. These natural features are regulated by the **Mississippi Valley Conservation Authority** (MVCA).
- On property that does not meet the minimum lot area and frontage requirements of the Zoning By-law
- Property zoned Limited Service Residential (LSR) or Environmental Hazard (EH)
- On lots accessed only by private roads



There may be additional MVCA regulations which may limit your ARU location, such as slope and erosion hazards.

Explore the MVCA Regulation Map to see if your property may be regulated by the MVCA.



ARU's are only permitted on lots with frontage on an open, maintained municipal or county road.

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?

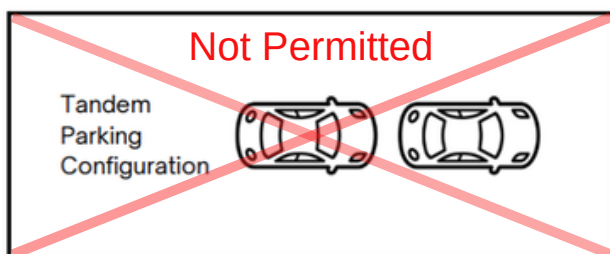
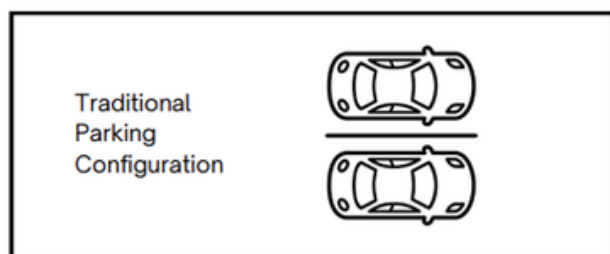
Yes, each ARU must have its own independent parking space that meets the parking requirements in Section 9 of the [Zoning By-law](#).



✓ Each ARU must have its own parking space

Separate driveways are not required for ARUs. For any new driveways or changes to existing driveways a permit is required from either the Roads and Public works Department or Lanark County Public Works.

Parking spaces for your ARU cannot be in tandem with the required parking for your existing home (cannot be behind another required parking space) and must be located outside of the required front yard setback. The Zoning By-law requires that the minimum size of a parking space is: 2.75 m wide x 5.75 m long.



The [Zoning By-law](#) requires that the minimum size of a parking space is:
2.75 m wide x 5.75 m long.



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. There may be specific requirements and fees for the building permit application depending on the type of ARU. There may also be other permits that are required; therefore, it is important to contact the Municipality before any work is started on your property.

The **Ontario Building Code** has 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 permit applications. 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 an ARU **Building Permit application**; however, this list is not exhaustive. Other 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, driveway(s) and parking spots/areas
 - 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
 - lot grading plan
- Heat Loss Gain & Duct Design
- Plumbing Information
- Septic permit from [Rideau Valley Conservation Authority](#)
- Energy Efficiency Design Summary (EEDS)
- [Entrance Permit or new ARU civic address](#) through the Mississippi Mills Roads and Public Works Department or Lanark County Roads 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. 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 before applying for a building permit.



613-256-2064



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



14 Bridge St,
Almonte,
ON K0A 1A0



How do I find out what my property is zoned?

If you're unsure what your property is zoned, please reach out to the Planning Division at mplanner@mississippimills.ca or 613-256-2064.

You're also welcome to visit our [Zoning webpage](#) which includes an interactive zoning map and instructions on how to find the zoning of your property.



**Interactive
Zoning Map**



Instructions

My ARU or property doesn't meet the zoning requirements...

What can I do?

If your ARU or property doesn't meet zoning requirements, additional planning approvals, studies, or conditions may be required. It may be possible to apply for a Minor Variance to "vary" the zoning requirements. To find out more about the Minor Variance process, please review our [highlight sheet, application form and other information](#) under Committee of Adjustment (Minor Variance and Permission) 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.

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.

Please note that if your property doesn't meet the minimum lot area requirement for your property's zone, a hydrogeological assessment will be needed. This will confirm if your property can accommodate the private servicing that your ARU needs. For more information, please contact the Planning Division at 613-256-2064 or mplanner@mississippimills.ca.

Does my ARU need a separate address?

Yes! If your property is on a municipal road, please contact the Mississippi Mills Roads and Public Works Department at 613-256-2064 to apply for your ARU address and PIN sign, or fill out the [entrance permit form](#). If your property is on a Lanark County road, please contact the County Roads Department at www.lanarkcounty.ca or 613-267-4200.

The ARU address will be assigned as a secondary address to the existing home to ensure that the ARU can be separately identified for utilities, mail delivery and if needed, emergency services. For example, the address of the existing home could become 12A and the address of the ARU could become 12B. Separate driveways are not required for ARUs; however, an entrance permit from either the Municipality or the County's Roads Departments is required for any new or changes to existing driveways.

Do I need to connect my private well and septic to the ARU?

ARUs need to be connected to the principal dwelling's well or septic system (or both). If you are unsure how to connect these services, please contact a licenced contractor in your area. Whether you are going to share the septic system or install a new system, you will need a septic permit from the [Rideau Valley Conservation Authority \(RVCA\)](#). You can find out more information about installing or altering a well on the [Government of Ontario website](#).

Do I need to upgrade my private well and septic services?

Depending on the current capacity of your well and septic system, you may need to upgrade or replace these services due to the increased demand on the system. To upgrade your septic system, you will need a permit from the [Rideau Valley Conservation Authority \(RVCA\)](#).

You may also need to have an assessment of your property, called a hydrogeological study, to see if your property can support the private servicing needed for your ARU. For more information, please contact the Planning Division at 613-256-2064 or mplanner@mississippimills.ca.

Can an ARU be severed and sold separately?

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

Will an ARU affect my property taxes?

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.



Are there incentives to build an ARU as affordable housing?

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 grant for the creation of affordable ARUs. The affordable rate must be determined by Lanark County and an agreement with the County is required for a minimum period of time (years) to ensure that the ARU remains affordable.

Please contact the Planning Division for more information at 613-256-2064 or mplanner@mississippimills.ca.

Learn more about the Affordable Housing CIP!

www.mississippimills.ca/HAF





Do I need insurance on my ARU?

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

What is Minimum Distance Separation (MDS)?

MDS is a calculation which figures out the required distance from any nearby livestock operations to new ARUs. An MDS calculation (MDS I) is needed for all ARUs that are within 750 metres of any livestock barn. If there are multiple barns nearby, individual MDS calculations are needed for each barn. You will need to gather information about barns, which may include the size of the barn, the type of livestock, and the number of livestock by reaching out to your farm neighbours.

Once you have the information from your farming neighbours, you can do the calculation online on [OMAFA's AgriSuite website](#). You can also refer to OMAFA's [guidance document](#), more specifically Section #7 which discusses building permits on existing lots.

Can I have an ARU on my property if it is an individually designated heritage property?

If your property is designated under the Ontario Heritage Act, a heritage permit will be required to construct a detached ARU before a building permit can be issued. An ARU located inside an existing home may require a heritage permit. 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.

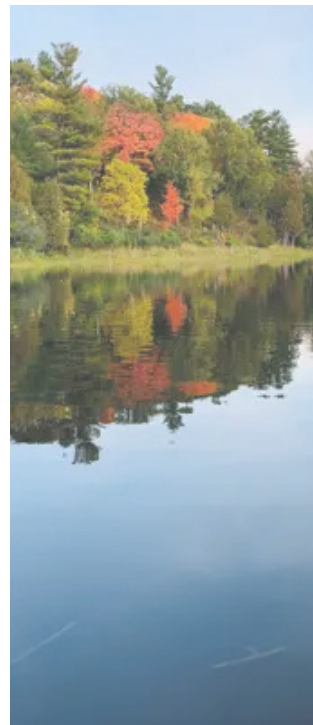
For more information, please contact the Planning Division at 613-256-2064 or mplanner@mississippimills.ca.

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.