# Saskatchewan Secondary Suite Incentive (SSI)

**What is the Saskatchewan Secondary Suite Incentive?**

The Saskatchewan Secondary Suite Incentive (SSI) program grants 35 per cent of the cost to build a new secondary suite at an owner's primary residence, to a maximum of $35,000 per qualifying property. Only one secondary suite unit may be funded for the owner's primary residence.

A qualifying property is a new private, self-contained residential unit within a single dwelling unit and includes laneway homes, garden suites, and garage suites. The eligible new suite must have a full kitchen, a full bathroom, and a separate entrance to qualify.

The qualifying property must meet all national, provincial, and municipal bylaws, codes, and standards, in addition to program requirements. The owner must have received all required permitting and legal approvals necessary for the unit to be used as a rental property.

**Additional Information**

The SSI program is intended to improve housing affordability, provide supplementary income to the primary residence owners, and increase the availability of long-term rental units in Saskatchewan.

The SSI may be used alongside existing Saskatchewan incentives, provided the applicant meets the prescribed qualifications for each program, including the Provincial Sales Tax (PST) Rebate for New Home Construction, Home Renovation Tax Credit and the First-Time Homebuyers' Tax Credit.

**How to Submit an Application**

When applying for the program, please ensure the application form is fully completed and includes all necessary supporting documents and invoices.

Please review the program overview and application instructions carefully before applying and contact the Ministry of Finance if you have any questions.

**Eligible Costs**

The SSI covers costs directly related to the construction or renovation of existing space that results in a net new rental unit. However, costs related to renovating or repairing an existing rental unit, or the primary

residence, are not eligible.

Examples of eligible costs include engineering and architectural services, materials and contract labour related to construction, interior finishing, electrical, plumbing, and mechanical work, as well as standard appliances.

Examples of ineligible costs include land development costs, driveway and parking pad construction, landscaping, labour costs for work completed by the homeowner, and the PST and GST.

Documentation to verify eligibility will include:

- Verification of single dwelling unit ownership and primary place of residence;
- Building permit;
- Occupancy certificate or equivalent (confirmation of rental unit completion, including inspections/legal approvals); Invoices and a summary of all eligible costs associated with the secondary suite construction or progress billings, or a letter from the builder confirming the per cent of the home or suite completed by March 31, 2027; and
- Any other documentation required to confirm eligibility requirements.

**Costs Incurred**

A cost is incurred by March 31, 2027, if either one of the following are met:

- Materials or goods and services for existing builds must be delivered or completed on or before March 31, 2027; or
- For a home purchase agreement, a portion of the construction of the new home has been completed by March 31, 2027.

If your contract covers both a main home and a secondary suite, only the portion of the costs for the secondary suite qualifies.

Example:

You buy a home with a secondary suite for $600,000. The suite costs $60,000 (10 per cent). By March 31, 2027, you have a progress statement showing $300,000 of work completed. The eligible amount is $30,000 (10 per cent of $300,000).

The suite does not need to be fully finished by March 31, 2027, for eligible costs to qualify. Construction completed or materials delivered by March 31, 2027, qualify.

If work has not been done or materials for existing builds have not been delivered by March 31, 2027, the cost is not incurred and will not be eligible. Signing a contract or paying a deposit alone does not mean a cost is incurred. Work must be completed, or materials must be delivered by March 31, 2027, to qualify.

**Proof Required:**

You must provide invoices, progress statements, or a letter from the builder showing that construction or materials for existing builds were completed or delivered on or before March 31, 2027. Progress statements demonstrating work completed by March 31, 2027, on new home builds may also be provided. Applicants are required to keep records for a period of 6 years.

For more program information, visit saskatchewan.ca/secondary-suite-incentive.

**Contact Us**

Ministry of Finance Inquiry Centre
Toll Free Phone 1-800-667-6102
Email: ssisask@gov.sk.ca