Program Overview and Application Instructions

This document is for use under the Saskatchewan Secondary Suite Incentive Grant Program (SSI).

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PROGRAM OVERVIEW

The SSI grant program is designed to increase the availability of rental units in our communities, improve housing affordability, and generate supplementary income for homeowners.

The program provides a grant of 35 per cent of the total price to construct a **new qualifying** secondary suite at the owner's primary residence to a maximum amount of $35,000, for eligible costs incurred from April 1, 2023, to March 31, 2027. Construction of the secondary suite must be completed on or before December 31, 2027, to qualify for funding. **The application form must be received by Finance on or before December 31, 2027.**

The grant is paid directly to the homeowner, or to the builder if assigned to them by the homeowner using the *Notification of Assignment Form*. Only one secondary suite unit for the homeowner's primary residence will be considered for the grant. If hiring a builder, the homeowner is encouraged to search the Provincial Sales Tax Registry to verify that the business holds a valid PST vendor's licence.

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

Before submitting an application under the SSI program, please review the detailed Eligibility Information and Application Steps in this document and visit saskatchewan.ca/secondary-suite-incentive for additional information and to Apply.

ELIGIBILITY INFORMATION

A secondary suite is a separate dwelling unit located on the premises of the owner's primary residence that meets the requirements of a secondary suite according to the *National Building Code of Canada* and meets the municipal bylaws, codes, and standards, in addition to program requirements outlined below. For purposes of the SSI, a qualifying suite includes a secondary suite within the residence, or a laneway home, garden suite or garage suite. The eligible new suite must have a full kitchen, full bathroom, and a separate entrance to qualify.

As prescribed in *The Saskatchewan Secondary Suite Incentive Regulations* and the *National Building Code of Canada* (see the *Construction Codes Advisory for Secondary Suites*), the total floor area of all stories of the secondary suite must not exceed the **lesser** of:

(a) 80 per cent of the floor area of all storeys of the dwelling unit of the primary residence, not including the garage floor area and common space serving both dwelling units; and

(b) 80 m2.

The builder or homeowner must have received all required permitting and legal approvals necessary for the unit to be used as a rental property.

ELIGIBILITY INFORMATION (CONTINUED)

Eligible costs are those costs incurred by the homeowner from April 1, 2023, to March 31, 2027, that are directly related to the construction, or construction within an existing space, that results in a new qualifying secondary suite.

Eligible costs include costs such as engineering and architectural services, materials and contract labour related to construction, interior finishing, electrical, plumbing, and mechanical work. The cost of standard appliances for the suite (i.e. washer, dryer, refrigerator, stove and dishwasher) to a maximum of $5,000 are also eligible. The applicable PST must have been paid on all eligible costs.

Costs related to renovating or repairing an existing rental unit or the property owner's primary residence **are not** eligible. Other ineligible costs include any costs incurred before April 1, 2023, or after March 31, 2027, as well as furniture, driveway or parking pad construction, landscaping, minor appliances (e.g. microwaves), draperies, tools and cleaning products, labour costs for work completed by the homeowner, and the PST and GST.

Copies of supporting documents and invoices must be submitted with the application. See the following Application Steps for detailed record requirements. **Construction of the secondary suite must be complete (occupancy certificate or equivalent issued by the municipality) before you apply.**

Costs Incurred

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

- Materials or goods and services related to 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 newly built 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.

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.

APPLICATION STEPS (CONTINUED)

Invoices (including Provincial Sales Tax) are required to be paid by the time of application. Applications are required to be received by the Ministry of Finance by December 31, 2027. Please refer to the application steps section for further information.

APPLICATION STEPS

To apply, visit saskatchewan.ca/secondary-suite-incentive and follow all application steps below:

- Download the *Application Form* and complete all required fields (**Note:** The applicant must be the owner(s) of the primary residence identified on the *Application Form*.);
- Complete and sign the Assignment of SSI Grant, Part F of the *Application Form* if there is more than one homeowner or if payment of the grant is being assigned to the builder (**Note:** When the applicant is the sole owner of the home and is not assigning payment to a builder, completion of Section F is not required.);
- If the homeowner is assigning payment of the grant to a builder, the *Notification of Assignment Form* must also be completed. This form may be submitted prior to completion of the secondary suite construction. (**Note:** The Owner, Property and Builder information on this form must be identical to the *Application Form*.);
- The party who will receive payment of the grant **must** complete and submit the *Direct Deposit Payment Request* to have payment deposited directly to their bank account. If payment is assigned to a builder, the builder may submit their Direct Deposit Payment Request independently by email to ssisask@gov.sk.ca, including in their email the homeowner's name and secondary suite address.

  Note: The *Supplier Name* on the Direct Deposit Payment Request form is of the person or company the payment is being made to. The *Supplier No.* can be left blank.
- Complete and sign the Declaration and Consent, Part G of the *Application Form*.

The applicant must:

- Declare that they understand the content of the application;
- Attest that the information provided is true and accurate;
- Attest that the property is their primary residence; and
- Authorize the ministry to collect all information and documentation necessary to verify the details contained in the application.
- Provide copies of all supporting documents and invoices with the application. Please review the checklists below to ensure you have all required records. Applicants are required to keep records for a period of 6 years.
- All signatures must be handwritten. Digital signatures will not be accepted.

- **IF THE APPLICANT ACTED AS THEIR OWN GENERAL CONTRACTOR FOR THE CONSTRUCTION OF A NEW SECONDARY SUITE, the following must be provided:**
  - Copy of property title;
  - Copy of driver's license or other government issued photo ID showing the current address for all owners of the property;
  - Copy of the home insurance policy for the property identified on the application;

APPLICATION STEPS (CONTINUED)

- Copy of building permit;
- Copies of all subcontractor invoices (if applicable) and all materials invoices, showing that the applicable PST was paid, along with a summary of all eligible costs included in the total price of the new secondary suite;
- Copy of occupancy certificate or equivalent (confirmation of rental unit completion and required inspections/approvals provided by the municipal authority); and

o **IF THE APPLICANT CONTRACTED WITH A BUILDER TO CONSTRUCT A NEW SECONDARY SUITE OR PURCHASED A NEWLY CONSTRUCTED HOME WITH A QUALIFYING SECONDARY SUITE FROM A BUILDER, the following must be provided:**

- Copy of property title;
- Copy of driver's license or other government photo ID showing the current address for all owners of the property; Copy of the home insurance policy for the property identified on the application;
- Copy of building permit;
- Copy of sales agreement/contract showing that the applicable PST was collected by the builder and eligible costs incurred by March 31, 2027. Homeowners are encouraged to search the Provincial Sales Tax Registry to verify the business holds a valid PST vendor's licence;
- The builder's federal business number (BN) and PST vendor's licence number (obtain these numbers from the builder and record them on the application form to assist with application processing);
- Copy of documentation showing the segregated price for the construction of the new secondary suite and segregated price of **each** standard appliance (if included in the sale) or progress billings or a letter from the builder confirming the per cent of the home or suite completed by March 31, 2027; and
- Copy of the occupancy certificate or equivalent (confirmation of rental unit completion and required inspections/approvals provided by the municipal authority).

- Submit the completed *Application Form, Notification of Assignment Form* (if applicable) and *Direct Deposit Payment Request*, along with copies of all supporting documentation and invoices (please do not submit original documents and invoices):
  - By email: **ssisask@gov.sk.ca**; or
  - By mail: **Ministry of Finance**
    Revenue Division
    PO Box 200
    REGINA SK S4P 2Z6

All applications will be assessed based on the information provided at the time of application using the criteria outlined under Eligibility Information.

Only fully completed applications will be processed. Applications will be accepted, reviewed, and assessed on a first-come, first-serve basis. Properly completed applications that include all required documentation will be given priority.

APPLICATION STEPS (CONTINUED)

An automated email response will be sent from ssisask@gov.sk.ca upon receipt of your email. However, if your application is incomplete, you will be contacted by the ministry to request any missing information and/or documentation required to process your application.

Once your application has been processed, the ministry will contact you by email to inform you of the status of your application and the grant amount approved.

Applications may be audited for program compliance after payment is provided. Any payments that are deemed to be ineligible will be considered a debt owing to the Government of Saskatchewan and subject to collection activities.

DEFINITIONS

"builder" means a contractor who is a builder of a qualifying property

"ministry" means the Ministry of Finance

"occupancy certificate" means certification by the city, town or municipality, or other authority, that the secondary suite conforms with all federal, provincial and municipal legislation applicable to the location at which the secondary suite is constructed

'long-term rental units' includes rental units used for a tenancy as defined in *The Residential Tenancies Act, 2006,* but does not include rental units used for transient or vacation accommodation**.**

"owner" means the registered owner of the title within the meaning of *The Land Titles Act, 2000* with respect to their primary residence

"primary residence" means a home that you own, jointly or otherwise, and that you live in or intend to live in on a permanent basis. You may have more than one place of residence, but you are considered to have only one primary residence. The following are some of the factors we may consider in determining whether a home is your primary residence:

- The length of time you inhabit the premises; and
- The designation of that address on personal and public records.

"secondary suite" means a separate dwelling unit within the meaning of the *National Building Code of Canada*, as adopted and amended pursuant to *The Construction Codes Act*, and for the purpose of the SSI program, includes: a suite within the residence **or** a laneway suite; a garden suite; and a garage suite. The total floor area of all storeys must not exceed the lesser of:

(a) 80 per cent of the floor area of all storeys of the dwelling unit of the primary residence, not including the garage floor area and common space serving both dwelling units; and

(b) 80 m2.

"record" includes any document or information that is recorded or stored in any medium or by means of any device, including a computer and its hard drive or any electronic media;

DEFINITIONS (CONTINUED)

"total price" means the total contract price, or total of construction costs, before taxes, incurred from April 1, 2023, to March 31, 2027, and including standard appliances to a maximum of $5,000; but **does not include**:

- The value of the land on which the secondary suite is situated;
- The price of any furniture and furnishings, minor appliances (e.g. microwaves), and draperies that accompany the secondary suite;
- Landscaping costs;
- Driveway and parking pad construction;
- Any other costs not directly related to the construction of the secondary suite;
- Labour costs for work completed by the owner;
- The cost of tools and cleaning products; and
- Any costs or expenditures incurred before April 1, 2023, or after March 31, 2027.

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.

For additional information regarding the application process, or to enquire about the status of an application you submitted, please contact:

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

For information regarding the applicable building codes and bylaws in your municipality, please contact your municipal office. Contact information may be found online at Municipal Directory | Municipal Administration | Government of Saskatchewan.

Information regarding the responsibilities and rights of landlords may be found on the following websites:

- Landlords and Rental Properties | Housing Development, Construction and Property Management | Government of Saskatchewan
- Saskatchewan Landlord Association