

# Program Overview and Application Instructions

Ministry of Finance

Revenue Division

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

Issued: January 2024

## Program Overview

The SSI program is established to improve housing affordability, provide supplementary income for homeowners and increase the availability of rental units in Saskatchewan.

The program provides a grant of 35% 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, 2026. Construction of the secondary suite must be completed on or before March 31, 2027, to qualify for funding. **The application form must be received by Finance on or before March 31, 2027.**

The grant is paid directly to the homeowner, or to the [builder](#) if assigned to them by the homeowner. Only one secondary suite unit may be funded for the owner's primary residence.

A qualifying secondary suite is a new separate dwelling unit located on the premises of the owner's primary residence, and for purposes of the SSI includes a secondary suite within the residence, or a laneway home, garden suite, or garage suite.

The SSI program grant may be accessed alongside existing Saskatchewan incentives, including the expanded [Provincial Sales Tax \(PST\) Rebate for New Home Construction](#), 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](https://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. For purposes of the SSI, a qualifying suite includes a secondary suite within the residence, or a laneway home, garden suite or garage suite.

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% 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 m<sup>2</sup>.

## Eligibility Information (continued)

The builder or homeowner must have received all required permitting and legal approvals necessary for the unit to be used as a rental property. However, SSI eligibility will not require verification that the suite has been rented before the grant is awarded.

Eligible costs to include in total price are those costs incurred by the homeowner from April 1, 2023 to March 31, 2026, that are directly related to the construction, or renovation of an existing space, that results in a **new** qualifying secondary suite, including the cost of standard appliances for the suite (i.e. washer, dryer, refrigerator, stove and dishwasher) up to a maximum of \$5,000. Costs related to renovating or repairing an existing rental unit, or the property owner's 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, and standard appliances as outlined above.

Examples of ineligible costs include any incurred before April 1, 2023, or after March 31, 2026, as well as furniture, driveway or parking pad construction, landscaping, 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.

## Application Steps

To apply, visit [saskatchewan.ca/secondary-suite-incentive](https://saskatchewan.ca/secondary-suite-incentive) and follow all application steps below:

- Download the [Application Form](#) and complete all required fields (Note: 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 applicable (Note: When the applicant is the sole owner of the home and is not assigning payment to a builder, completion of an assignment is not required);
- 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](mailto:ssisask@gov.sk.ca), including in their email the homeowner's name and secondary suite address. (Note: If the application is denied, this information will be destroyed);
- Complete and sign the Attestation, 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.

## Application Steps (continued)

- Provide copies of all supporting documents and invoices with the application. Please review the checklists below to ensure you have all required [records](#):
  - **IF THE APPLICANT ACTED AS THEIR OWN GENERAL CONTRACTOR FOR THE CONSTRUCTION OF A NEW SECONDARY SUITE, the following must be provided:**
    - Evidence of ownership of the property identified on the application (i.e. copy of property title, property tax notice, or insurance policy);
    - Evidence that the property identified on the application is your primary residence (i.e. copy of driver's license or telecommunications invoice);
    - Copy of building permit;
    - Copies of all subcontractor invoices (if applicable) and all materials invoices, along with a summary of all eligible costs included in the **total price** of the new secondary suite; and
    - Copy of [occupancy certificate](#) or equivalent (confirmation of rental unit completion and required inspections/approvals provided by the municipal authority).
  - **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:**
    - Evidence of ownership of the property identified on the application (i.e. copy of property title, property tax notice, or insurance policy);
    - Evidence that the property identified on the application is your primary residence (i.e. copy of driver's license or telecommunications invoice)
    - Copy of building permit;
    - Copy of sales agreement/contract;
    - Copy of documentation showing the segregated price for the construction of the new secondary suite and segregated price of standard appliances (if included in the sale); 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* 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](mailto: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](mailto: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

**“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% 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 m<sup>2</sup>

**“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;

**“total price”** means the total contract price, or total of construction costs, before taxes, incurred from April 1, 2023 to March 31, 2026, and including standard appliances to a maximum of \$5,000;

## Definitions (continued)

but **does not include**:

- the value of the land on which the secondary suite is situated,
- the price of any furniture and furnishings 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, and
- any costs or expenditures incurred before April 1, 2023 or after March 31, 2026.

## Additional Information

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](mailto: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](#)