



My Second Unit Application Form

What is a secondary unit?

A secondary residential unit, also known as a basement apartment, granny flat, or in-law suite with an individual entrance, sleeping area, full kitchen, and full bathroom.

Secondary residential units must comply with applicable zoning, building/fire codes, and property standards.

Are you eligible to apply?

- The owner of the property must be at least 18 years of age or older.
- The applicant(s) must be a legal resident of Canada.
- The applicant(s) must live in the home where the second unit is proposed.
- The home where the second unit is proposed must be the sole and principal residence of the applicant(s).
- The applicant(s) cannot currently own or have interest in (partial ownership of) another residence or property.
- The property where the second unit is proposed must be registered in the name of the applicants, not in the name of a corporate entity.
- Property tax and mortgage payments on the principal residence must be up to date.
- Insurance coverage must be in place for the full value of the home.
- The applicant(s) must not be in the process of applying for bankruptcy or have an active bankruptcy file.
- The applicant(s) cannot have previously received a loan under the County's Affordable Home Ownership Program.
- The proposed secondary unit must comply with the requirements of the Ontario Building Code, applicable zoning by-law provisions, and property standards by-law (proof of a building permit and/or zoning compliance will be required from the local municipality), and any other applicable regulations.
- Construction of the second unit has not been completed in advance of the application.

How to submit your application?

Applications can be dropped off, mailed or emailed to:

County of Oxford, Human Services Department
Attention: My Second Unit
21 Reeve Street
Woodstock, ON N4S 7Y3
Email: humanservices@oxfordcounty.ca

Submission Checklist

Note: We cannot process your application unless all of the following documents are submitted.

___ **My Second Application:** Please fill in all applicable spaces and sign.

___ **Municipal Verification of Zoning or Building Permit:** The applicant is required to obtain written confirmation from their Local Building department that the property is appropriately zoned to allow for a secondary unit as well as the home being suitable for a secondary unit. A building permit is also acceptable, but not necessary at this stage.

___ **Photo Identification:** For each homeowner, attach a photocopy of one piece of photo ID (e.g. driver's licence, passport).

___ **Status in Canada:** For each homeowner, attach copies of birth certificate, citizenship document, Native Status card, permanent resident card, record of landing, convention refugee documentation, and/or refugee claimant form.

___ **Property Assessment Notice or Tax Bill:** A copy of your latest Tax Bill from the Municipality or Property Assessment Notice from the Municipal Property Assessment Corporation (MPAC), showing that taxes are paid up-to-date.

___ **Insurance and Mortgage Payments:** Provide written confirmation from the applicable institution that your mortgage and home insurance are paid up-to-date and in good standing.

___ **Proof of Property Coverage:** Attach a copy of your home insurance policy showing dwelling replacement coverage.

Application Form

My Second Unit

Note: Prior to completing this Secondary Unit Application, contact your local municipality to confirm that your property is properly zoned and existing home will allow for a secondary unit. Refer to the My Second Unit Process Diagram for the steps required for the successful program steps.

1. Property Owner(s)

First Name: _____ Last Name: _____

First Name: _____ Last Name: _____

Phone: _____ Email Address: _____

2. Property Address

Address: _____

City/Province: _____ Postal Code: _____

3. Property Description

Dwelling Type: Single-Detached Semi-Detached Townhouse/Row House

Age of House: _____ Current Number of Bedrooms: _____

Value of Property: (\$) _____ How was this determined? _____

Active Bankruptcy (yes/no)? _____ Property Tax Paid Up-to-Date (yes/no)? _____

Mortgage Payments Up-to-Date (yes/no)? _____ Insurance Payments Up-to-Date (yes/no)? _____

4. Proposed Secondary Unit Details

Proposed Secondary Unit Type: Bachelor 1 Bedroom 2 Bedroom 3 Bedroom

Total Proposed Area of Secondary Unit (sq.ft.): _____

Proposed work to be completed in support of secondary unit – Please fill Appendix 1: Scope of Work section at the end of this application.

5. Maximum Permitted Rent

The homeowner acknowledges and agrees that the maximum rent that can be charged for the secondary unit in 2026 is as follows: Yes

Unit Type	Maximum Permitted Rent
Bachelor	\$1,026
One Bedroom	\$1,350
Two Bedroom	\$1,572
Three Bedroom	\$1,962

Which Utilities will be included in the rent: Hydro Gas Water

6. Maximum Household Income

The homeowner acknowledges and agrees that the tenant(s) of the secondary rental unit will have a maximum gross household income less than **\$122,000**. Yes

7. Funding From Other Sources

Was the property purchased with a down payment assistance through any federal/provincial or County funded programs? Yes No

Has this property received previous renovation funding? Yes No

If yes to either of the above, provide further details:

8. Homeowner Responsibilities

As the homeowner, I/we acknowledge and agree that it is my/our responsibility to obtain all approvals/permits related to the creation of the secondary unit, including Municipal Building Permits, Municipal Building Department approval of drawings, Electrical Safety Authority (ESA) permits and inspections, and all other related approvals/permits. I/we also acknowledge and agree to comply with all relevant Fire Code requirements and provisions under the Construction Lien Act. I/We agree to the following:

1. All required supporting documentation outlined in the Submission Checklist is attached to my/our application.

2. When Conditional Approval is issued by the County, I/we will:
 - a. Obtain building permit approval for the secondary unit and obtain approval from the Local Building Department and submit a copy to the County;
 - b. If a building permit is not required for the creation of the second unit, a letter of zoning compliance will be provided to the County;
 - c. Submit a quote for all of the work to be completed for the creation of the secondary unit to the County to determine available funding for your project;
 - d. Start work within 30 days of receiving final approval and complete the work within 8 months of the start date.
3. I/we agree to sign a Funding Agreement, and any other loan related documentation (security or mortgage/charge), outlining the scope of work, funding amount, roles and responsibilities.
4. I/we agree to execute and deliver to the County of Oxford a Charge/Mortgage of Land which shall be registered as a mortgage on title to the Property as a first or second mortgage in the name of 'The County of Oxford'
5. I/we agree to allow site visits by the County of Oxford at any time during the work.
6. I/we agree to charge rent at or below the approved rates and to rent the unit to an eligible household only.
7. I/We acknowledge that any work started or completed prior to final approval, will not be eligible for funding

9. Secondary Unit Tenant Requirements

As the homeowner, I/We acknowledge and agree to the following tenant requirements.

- a. Prior to move-in and lease signing, the tenant is required to complete an Income Verification Form.
- b. The tenant must be determined eligible by the County before signing the lease.
- c. If the tenant fails to provide the required income verification, the Owner will not be able to rent the unit to the tenant.
- d. If the Owner rents the unit to a tenant that has not provided the County with their income verification, the Owner will be in default of their Loan Agreement and the forgivable loan will be due and payable.
- e. On an annual basis, the County will confirm the permitted rent of the secondary unit.
- f. If the tenant fails to provide initial income verification to the County, I/We will be in default of my/our Funding Agreement and the forgivable loan will be due and payable.

10. Declaration

I/we hereby confirm that I/we are the owners of the house and property located at the address indicated on this application and that no other person is an owner.

I/we hereby grant permission to the County of Oxford to make any necessary inquiries to verify liabilities, and homeownership, including conducting a title search on the property.

I/we hereby acknowledge that if my/our funding application is accepted it may not apply to any costs for fees/permits or work started or completed prior to final approval (Funding Agreement).

I/we hereby acknowledge that if my/our funding application is accepted I/we cannot claim or apply for any Federal, Provincial, or Municipal home assistance program funding during the course of the 10 year loan term unless directed otherwise in writing by the County of Oxford.

I/we hereby certify that all information contained in this application is true and complete in every respect.

I/we agree to adhere to all Program requirements, rules and timelines throughout the process and, if applicable, during the 10 year forgivable loan period.

I/we acknowledge that in the event that a false declaration is knowingly made, the County of Oxford shall have the right to cancel the approval and recover any paid funds.

I/we consent to the use, disclosure, transfer and exchange of information contained in this application, and associated documents and verifications, for the purpose of: verifying the validity and accuracy of the information provided; determining the eligibility of the household to receive Program funds; to provide information to the municipal, provincial or federal governments to satisfy Program reporting requests and requirements; to determine eligibility during the Program period, and may be used for other purposes allowed by law.

I/we have read, understood and agree to the terms and conditions listed above.

Homeowner Name (please print): _____

Signature: _____ Date: _____

Homeowner Name (please print): _____

Signature: _____ Date: _____

Appendix 1: Scope of Work:

Describe the work to be completed: