



Grant Name: Housing Accelerator Fund Garden and In-Law Suite Development Grant
Department: Economic Development
Effective Date: February 16, 2024
Approving Authority: Town Council
Town Council Approval Date: July 8, 2024
Policy Update Date: December 22, 2025

1. Outline

1.1 Objective: The objective of the Housing Accelerator Fund’s Garden and In-Law Suite Development Grant (the “Grant”) is to encourage the development of new accessory dwellings, in allowable zones, on properties already containing an existing Primary Dwelling Unit. The Grant is for the purpose of creating new homes, increasing housing options and affordability, and promoting an inclusive community within the town of Riverview. Application approval, new accessory dwelling unit (garden or in-law suite) development and completion, and funding must fully occur within the Housing Accelerator Fund (HAF) program duration (February 16, 2024 – February 16, 2027).

1.2 Framework: The new accessory dwelling unit (garden or in-law suite) may be created through new construction, or alternatively, through the renovation of an existing Primary Dwelling Unit which adds a new accessory dwelling unit (garden or in-law suite) that has no prior building permit associated with its initial construction. An existing accessory dwelling unit (garden or in-law suite) for which no building permit was previously issued may be counted as a new unit only if the renovation completed under a building permit brings the dwelling unit into compliance with current by-laws and building code. Only necessary work, and expenses incurred to complete said necessary work to create a new accessory dwelling unit (garden or in-law suite) for which a building permit is issued are considered as permitted work and eligible expenses under this Grant, counting towards the \$15,000 aggregate cost representing a Grant requirement to create the new garden or in-law suite. Work performed or costs incurred before the issuance of a building permit, or under any previously issued building permit for the same accessory dwelling unit, are not eligible under this Grant. Examples of eligible work include:

- Increasing the size of egress windows (size > 3.77 ft²);
- Installing smoke tight barriers between units within the house (minimum of 12.7mm of gypsum board on both sides of a wall);
- Updating walls and floors to provide a sound barrier (sound transmission class rating of at least 43);
- Raising the ceiling height (minimum 6.5 ft);
- Installing separate heating cooling system in the new unit;
- Installing separate smoke alarms in both units; and
- Altering walls to provide a flame spread rating of 150 or less on any exposed wall.

1.3 Benefit: A Grant amount of fifteen thousand dollars (\$15,000), for a maximum of one (1) new accessory dwelling unit (garden or in-law suite) per property, is available to successful Applicants once a final inspection is completed and a bona fide lease with a term of twelve (12) months is provided to the Town. An Applicant (including a joint property owner on title) is only eligible to receive one (1) Grant under the program regardless of the number of properties owned or Developments planned or



undertaken.

1.4 Budget: The overall Grant budget is capped at \$180,000 annually (twelve (12) units total), with the possibility to revise if/once fully allocated.

1.5 Administration: The Town of Riverview shall establish an internal Review Committee consisting of one or more of: i) the Chief Administrative Officer, ii) the Director of Finance and Information Technology, iii) the Manager of Economic Development, and iv) an Urban Planner of the Southeast Regional Service Commission, or their delegate(s), (the “**Review Committee**”) which shall be responsible for administering the Grant including reviewing applications, approving individual applications, and determining the Grant amount for each successful Applicant, based on the Grant criteria and terms and conditions outlined in a formal Grant Agreement. The Review Committee retains the discretion not to support applications, not to disburse any amount, to disburse a reduced amount, or to make partial disbursements subject to conditions, should an Applicant not fully meet the Grant criteria or fulfill their contractual commitments to the satisfaction of the Review Committee. The Town of Riverview and the Review Committee reserve the right to refuse any application for the Grant if it determines that the application or Development proposed does not meet the objectives of this Grant or that it is unreasonable. There will be no negotiations between the Applicant and the Town on the interpretation of this Grant program.

2. Definitions

“**Applicant**” means the owner of property containing a single-detached or semi-detached home making an application under the Town’s Housing Accelerator Fund Garden and In-Law Suite Development Grant.

“**accessory dwelling unit**” means a dwelling unit which is secondary to the Principal Dwelling Unit and, except for a garden suite, contained in the same building.

“**building**” means a roofed structure, including a vessel or container, used or built for the shelter, accommodation, or enclosure of persons, animals, materials, or equipment.

“**building inspector**” means a person who has the primary responsibility to a regional service commission for the enforcement of local government by-laws or other Provincial laws with respect to building and construction within the region, or a person who has the primary responsibility for the enforcement of by-laws or other laws with respect to building and construction, appointed under the [Local Governance Act](#).

“**building permit**” means a building permit issued under the [Building Code Administration Act](#) and the [Town’s Building By-Law \(By-Law 300-11\)](#).

“**CMHC**” means the Canada Mortgage and Housing Corporation.

“**dwelling unit**” means one or more habitable rooms designed, occupied, or intended for the exclusive use by one or more persons as an independent and separate habitable unit in which a kitchen, sleeping, and sanitary facilities are provided.



“Development” means a construction project which is eligible to receive payments under this Grant and includes the development of a new garden suite or in-law suite, or the renovation of an existing garden suite or in-law suite that has no prior building permit associated with its construction.

“garden suite” means a detached accessory dwelling placed or erected in the rear yard of an existing single-unit dwelling lot, capable of being occupied as a home or residence by one or more persons.

“Grant Agreement” means a legal agreement to be entered between a successful Applicant for the Grant and the Town of Riverview which sets forth in detail the conditions, terms, covenants, and obligations of the Applicant in accepting the Grant.

“Housing Accelerator Fund (HAF)” means [the program administered by CMHC](#) aiming to increase housing supply in specific communities.

“Plan360” refers to the land planning division of the Southeast Regional Service Commission. Plan360 ensures the appropriate and objective application of standards required by the thirteen (13) communities across Southeast New Brunswick for which it acts.

“Primary Dwelling Unit” means the dwelling unit on a residential zoned lot that is occupied as the principal residence of the property owner, in which the property owner resides on a full-time basis, and which is used by the property owner as their primary address for legal, civic, and administrative purposes. In the context of this Grant, a Primary Dwelling Unit refers to a single or semi-detached dwelling unit only.

All terms which are not specifically defined herein, but defined within the Definitions of the [Town’s Zoning By-Law No. 300-7](#), shall be interpreted in accordance therewith.

3. Eligibility

3.1 Criteria: This Grant targets property owners proposing to develop one (1) new accessory dwelling unit (garden or in-law suite) on their owned property.

The new accessory dwelling unit must be:

- Located within Town boundaries;
- Connected to municipal water and sanitary sewer services;
- Used as a long-term residential rental under a standard residential lease agreement and not for short-term, transient, or vacation rentals;
- Subject to [a bona fide and binding written standard residential lease](#) with a term of at least one (1) year (a lease with a month-to-month term will not qualify) and with a commencement date prior to or within 30 days of the Applicant’s funding disbursement;
- Compliant with all provisions in the [Town’s Zoning By-Law No. 300-7](#) and [Municipal Plan](#); and
- Subject to a minimum aggregate expenditure of \$15,000 in eligible new construction costs (see Section 1.2) and/or renovation costs incurred to complete work authorized under an issued building permit to renovate an existing Primary Dwelling Unit which adds a new accessory dwelling unit (garden or in-law suite) that has no prior building permit associated with its initial



construction. An existing accessory dwelling unit (garden or in-law suite) for which no building permit was previously issued may be counted as a new unit only if the renovation completed under a building permit brings the dwelling unit into compliance with current by-laws and building code.

Applicants must:

- Be the owners of the property;
- Be the lease holders (landlord) for the new accessory dwelling unit (garden or in-law suite);
- Have not been approved for the Grant on a previous application in respect of another property;
- Have not previously been issued a building permit for an existing accessory dwelling unit (garden or in-law suite);
- Be adding one (1) new accessory dwelling unit (garden or in-law suite) to their existing Primary Dwelling Unit to a maximum of three (3) dwellings per property, with the existing Primary Dwelling Unit's completion predating the new accessory dwelling unit (garden or in-law suite) by at least one (1) year;
- Obtain a building permit within six (6) months of the approved Grant application for the new accessory dwelling unit (garden or in-law suite) created through new construction or renovation of an existing Primary Dwelling Unit which adds a new accessory dwelling unit (garden or in-law suite) that has no prior building permit associated with its initial construction. An existing accessory dwelling unit (garden or in-law suite) for which no building permit was previously issued may be counted as a new unit only if the renovation completed under a building permit brings the dwelling unit into compliance with current by-laws and building code. All Developments under this Grant must be issued a building permit within the Funding Period;
- Only perform work and incur associated costs that are necessary for the development of the new accessory dwelling unit (garden or in-law suite) for which a building permit is issued (see Section 1.2). Work not requiring a building permit and associated costs will not be considered eligible under this Grant;
- Not be in arrears on property taxes or water/sewer charges in respect of the existing single unit dwelling;
- Complete the new accessory dwelling unit (garden or in-law suite) within one (1) year of receiving said building permit and within the Funding Period;
- Successful Applicants will need to enter a Grant Agreement with the Town of Riverview prior to the disbursement of any payment under this Grant and shall be subject to ongoing reporting obligations to the Town of Riverview. The qualifying accessory dwelling unit (garden or in-law suite) under this Grant shall be expected to maintain its status as a long term residential rental unit, for a minimum period of five (5) years from the first occupancy of such dwelling unit; and
- In the event a Primary Dwelling Unit with the accessory dwelling unit (garden or in-law suite) qualifying under this Grant is sold to another party prior to Grant funding, the existing Grant Agreement would be nullified.

3.2 Grant and Fund Stacking: This Grant cannot be used in conjunction with any other Town of Riverview grants. It also cannot be used in conjunction with property damage insurance claims related to the accessory dwelling unit (garden or in-law suite). The Grant may only be combined



with applicable Provincial, CMHC, or Federal housing programs.

3.3 Funding Period: This Grant is entirely dependent on the Town's HAF funding. This Grant is only applicable to Developments that have applied for building permits during the period of the contribution agreement between CMHC and the Town of Riverview (February 16, 2024 – February 16, 2027), (the "**Funding Period**"). Regardless of the status of Grant applications and Review Committee approvals, scheduled payments may be canceled at any time at the discretion of the Town of Riverview, or its delegate(s), if there is indication the Town's HAF funding is depleted or revoked.

4. Application

4.1 Form: A Grant Application Form must be completed and submitted to the Town of Riverview at economicdevelopment@townofriverview.ca (see Appendix A). Applications must include plans, cost estimates, contracts, provision of any other type of funding received for the Development, and other details required to satisfy the Town about costs and conformity of the Development with the Municipal Plan and related by-laws. If an agent is acting on behalf of the Applicant, they must ensure authorization is completed and executed by the Applicant. The Agent acknowledges and understands that only the Applicant is eligible to enter into a Grant Agreement with the Town and to receive any Grant payments, subject to the Development's compliance with the Grant criteria and all terms and conditions set forth in the Grant Agreement.

4.2 Process: Applications will be reviewed on a first come first served basis by the Review Committee. All successful Applicants participating in this program must subsequently enter into a Grant Agreement with the Town further specifying the Grant's terms and conditions. As a condition of the disbursement of Grant funds, confirmation that the Development's final inspection has been completed and approved by the building inspector shall be received by the Review Committee along with a copy of the residential lease entered in respect of the new accessory dwelling unit (garden or in-law suite). The Town will not be liable for any Grant payments in the absence of a fully executed Grant Agreement between the Applicant and the Town.

5. Contact Information

Town of Riverview
30 Honour House Court Riverview, NB E1B 3Y9
economicdevelopment@townofriverview.ca
506-387-2141
townofriverview.ca



APPENDIX A - Grant Application Form (HAF – Garden and In-Law Suite Development Grant)

Applicant Contact Information

Name of Registered Property Owner: _____

Mailing Address of Property Owner: _____

Phone Number: _____

Email: _____

Agent Contact Information (if applicable)

Name of Agent Applying on Behalf of Property Owner: _____

Mailing Address: _____

Phone Number: _____

Email: _____

Property Information

Property Civic Number: _____

Property Identification Number (PID): _____

Legal Description of Property (Lot and Plan Number): _____

Pre-existing Building Description on Property: _____

Confirmation that the Property is connected to municipal water and sewer systems: _____

Development Information

Please provide a detailed description of the proposed Development taking place on the site. This could include the new accessory dwelling size and type (i.e., garden or in-law suite), construction materials, preliminary plans, cost estimates, provision of any other type of funding received for the Development, etc. We ask that you please attach any relevant documents/details to this application form, for example detailed construction drawings, plans, estimates, contracts, other funding agreements, if available:



Estimated Construction Start Date (Month/Year): _____

Estimated Construction End Date (Month/Year): _____

Building permit Number (if already secured): _____

Certifications and Undertakings

I/WE HEREBY APPLY for a Grant under this program.

I/WE HEREBY AGREE to abide by the terms and conditions of the Housing Accelerator Fund Garden and In-Law Suite Development Grant as specified in this application.

I/WE HEREBY AGREE to enter into a Grant Agreement with the Town of Riverview that further specifies the terms and conditions of the Housing Accelerator Fund Garden and In-Law Suite Development Grant.

I/WE HEREBY AGREE that confirmation of participation in the Grant only occurs when the Town provides a fully executed Grant Agreement between the Applicant and the Town.

I/WE HEREBY AGREE that entering into a Grant Agreement does not guarantee receipt of funding. Funding remains contingent upon the Town's receipt and continued availability of HAF funding and subject to the Applicant's continued compliance with all eligibility requirements and the terms and conditions set out in the Grant criteria and the Grant Agreement.

I/WE HEREBY AGREE that a Grant under the Program is contingent upon the new accessory dwelling unit (garden or in-law suite) being rented as a long term residential rental property (not a short-term rental property) for a minimum of five (5) years with initial tenancy under a written residential lease having a term of at least one (1) year in duration.

I/WE HEREBY GRANT PERMISSION to the Town, or its delegates, to make inquiries with the proposed tenant(s) of the new accessory dwelling unit (garden or in-law suite) indicated on the lease (and we will facilitate this process by providing contact particulars for such tenants) to confirm the bona fides of the lease presented in support of the Grant.

I/WE HEREBY GRANT PERMISSION to the Town, or its delegates, to inspect my/our property prior to, during, and after environmental remediation, site rehabilitation, and Development construction.

I/WE HEREBY CERTIFY that the property for which this application is submitted is in compliance with all Town of Riverview zoning provisions, as identified in the [Municipal Plan, Zoning By-Law No. 300-7](#), and any other applicable municipal by-laws.

I/WE HEREBY CERTIFY that the property is not subject to any outstanding work orders or any enforcement procedures of any governmental authority.

I/WE HEREBY CERTIFY that the property for which this application is being submitted is not in a position of property tax arrears, and that all owed property taxes have been paid.



I/WE HEREBY CERTIFY that the property for which this application is being submitted is not in a position of municipal water/sewer arrears, and that all water/sewer account assessments have been paid.

I/WE HEREBY CERTIFY that no prior building permit exists for the new accessory dwelling unit (garden or in-law suite) proposed as the Development under this application.

I/WE HEREBY CERTIFY that no property damage claim has been filed, no insurance claims proceeds, and no other sources of funding other than allowed CMHC, Provincial, or Federal housing programs have been received with regards to the accessory dwelling unit (garden or in-law suite) associated with this application.

I/WE HEREBY CERTIFY that the information contained in this application is true, correct, and complete in every respect and may be verified by the Town of Riverview or its delegates by such inquiry as it deems appropriate, including inspection of the property for which this application is being made.

I/WE HEREBY AGREE that the program for which this application has been made herein is subject to cancellation and/or change at any time by the Town of Riverview and the Review Committee in its sole discretion, subject to the terms and conditions specified in the program.

I/WE HEREBY AGREE that the Town of Riverview and the Review Committee reserve the right to refuse any application for the Grant if it determines that the application or Development does not meet the objectives of this policy or that it is unreasonable, and that there will be no negotiations between the Applicant and the Town on the interpretation of this Grant program.

Dated at the, _____(day), of _____(month), _____(year)

Name of Applicant _____

Signature of Applicant _____

Signature of Authorized Agent (if applicable) _____