

Small-Scale Multi-Unit Housing (SSMUH) **APPLICATION GUIDE**

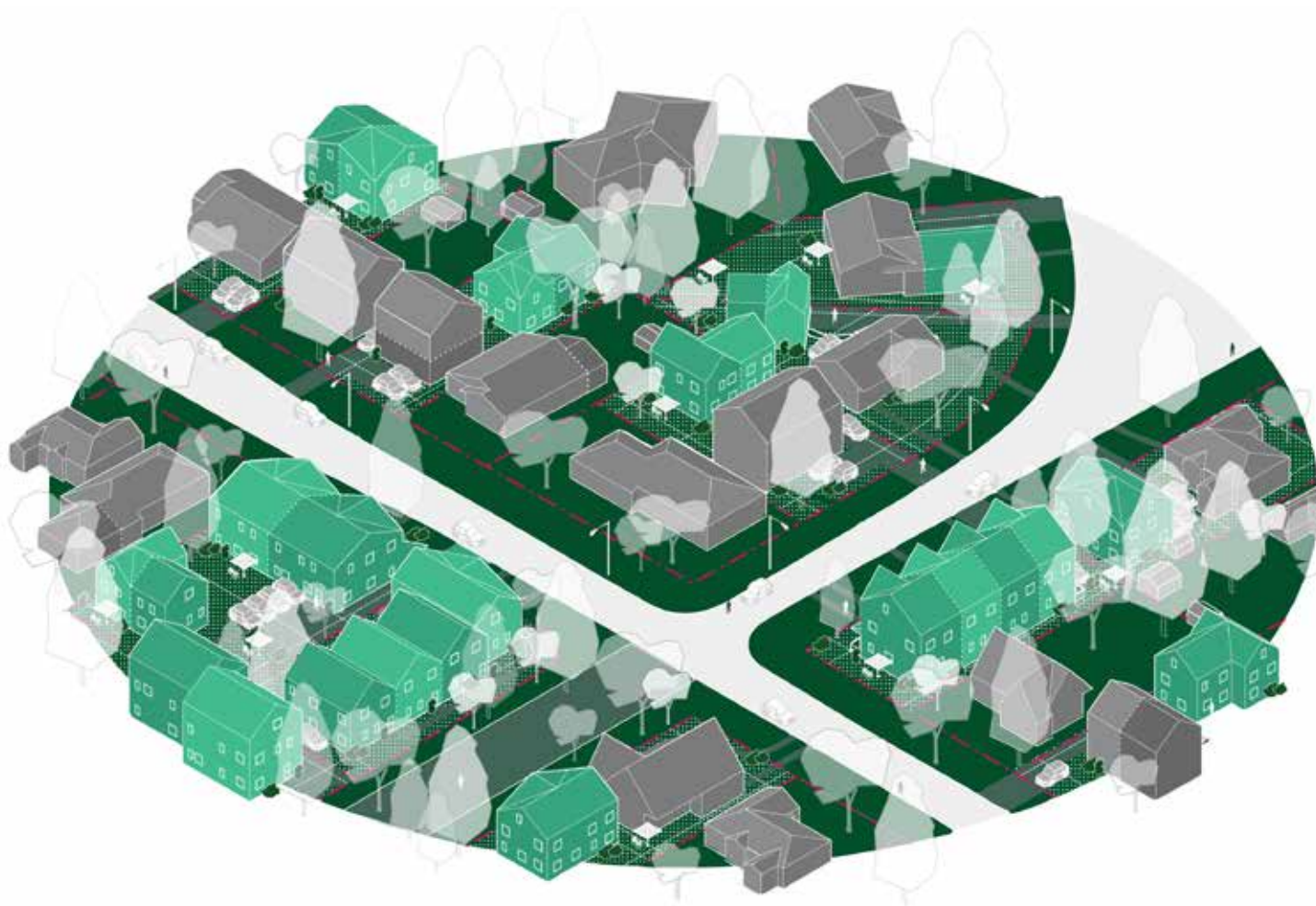


Image credit: Cascadia Architects Inc.



Released: June 2024
Updated: July 14, 2025

CONTENTS

- 1. Introduction 1
 - What is Small-Scale Multi-Unit Housing (SSMUH)? 2
 - What is Schedule G? 2
- 2. Getting Ready to Apply 3
 - What is my property eligible for? 3
 - Additional considerations that may impact the number of units 5
 - What information will I need to include in my application? 7
 - What permits are required? 10
- 3. Application Process 11
 - Heritage Alteration Permit 11
 - Development Permit 11
 - Building Permits 12
 - Tree Cutting Permit 12
- 4. Guide to Zoning Regulations 13

OVERVIEW

The purpose of this document is to guide users through the process of designing and building Small-Scale Multi-Unit Housing (SSMUH) in the District of Saanich, where the Zoning Bylaw permits this form of development. The guide provides an overview of what SSMUH is, how to determine the eligibility and permissions, and what permits are required. Illustrated examples of the zoning bylaw regulations for SSMUH are also presented.

The information and illustrations provided in this document do not replace Saanich bylaws and policies. It is for reference only, and The District of Saanich disclaims any liability from its use.

What is Small-Scale Multi-Unit Housing (SSMUH)?

Small-Scale Multi-Unit Housing (SSMUH) is a type of infill housing that allows for multiple units in a variety of housing forms in Neighbourhood areas.

Since June 30, 2024, the [Saanich Zoning Bylaw](#) includes “small-scale multi-unit housing” as a permitted use in zones that were previously restricted to single family dwelling or two family dwellings.

If your property is in a zone where SSMUH is a permitted use, you *may* be allowed a total of 3, 4, or 6 dwelling units depending on lot size and location. Additional eligibility criteria are outlined in Section 5.37 of the Zoning Bylaw.

The regulations for SSMUH are outlined in Schedule G of the Zoning Bylaw. In order to build to Schedule G regulations, the lot must contain at least one “Houseplex”.

The dwelling units can be distributed in a variety of ways between up to two buildings. Permitted housing forms include single family homes, houseplexes, and secondary suites.

What is Schedule G?

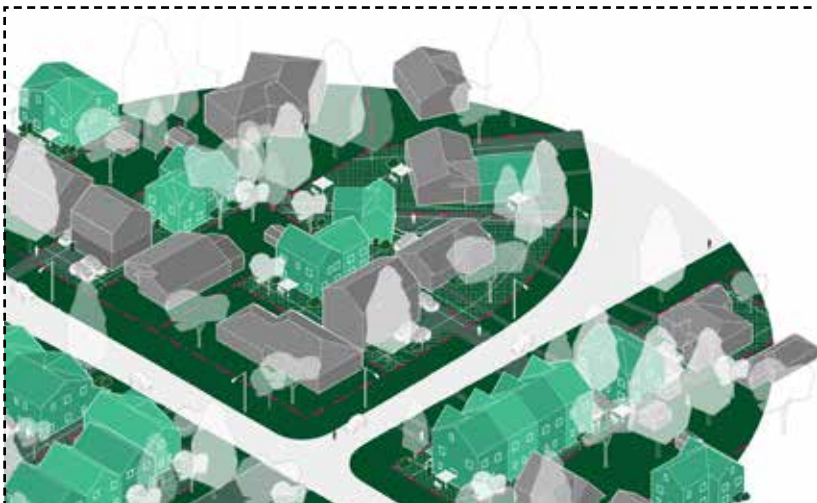
Schedule G of the Zoning Bylaw contains the regulations for small-scale multi-unit housing. There are 4 sets of regulations, depending on the lot size and location.

What is a Houseplex?

- A houseplex is a residential building containing two or more self-contained primary dwelling units.
- A duplex, a triplex and a fourplex are all examples of a houseplex.
- Rowhouses, or townhouses, could also be a houseplex.
- Houseplexes can have one secondary suite per primary unit.
- A single family dwelling with a secondary suite is not a houseplex. To qualify as a houseplex, both units would have to be primary units.
- For more information see the Houseplex definition in the Zoning Bylaw.

What is a SSMUH Transit Proximity Area Lot?

- Lots within 400 metres of a SSMUH Bus Stop are considered to be within the SSMUH Transit Proximity Area (for more details, see Zoning Bylaw Section 2: Definitions).
- These lots are eligible for 6 units.
- See page 8 of this guide to determine if your lot is in the SSMUH Transit Proximity Area.



The aim of small-scale multi-unit housing is to increase housing supply and diversity in Neighbourhoods. For more information, see the [Saanich Official Community Plan](#).

Image credit: Cascadia Architects Inc.

What is my property eligible for?

IMPORTANT!

SSMUH is regulated in the [Zoning Bylaw](#). Review and familiarize yourself with:

- Section 5.37 – Small-Scale Multi-Unit Housing
- Schedule G – Small-Scale Multi-Unit Housing

Click Here!

Refer to the Zoning Bylaw as you go through the steps.

Use the online tool, SaanichMap, to identify if your property fulfills the eligibility criteria outlined in the Zoning Bylaw, and which part of Schedule G applies.

1. Find SSMUH information on SaanichMap

- » Navigate to the [SaanichMap](#) web page. Here you will find a general How To Guide, Frequently Asked Questions, and help videos, if needed. When ready to explore, click the “Launch SaanichMap” icon to jump in.
- » Click on “Layers” at the bottom left to open the Layers panel.
- » At the top of the Layers panel, click the “Themed Layers” drop down menu and choose “Small-Scale Multi-Unit Housing (SSMUH)”. *This opens up the layers you will need to identify SSMUH eligibility, Schedule G application, and parking requirements.*
- » Click the icon next to “Layers” and choose “Show legend”, to see what each symbol displayed in the map represents. If you zoom in on the map, you will also see each of these layers labeled in the corresponding colour.

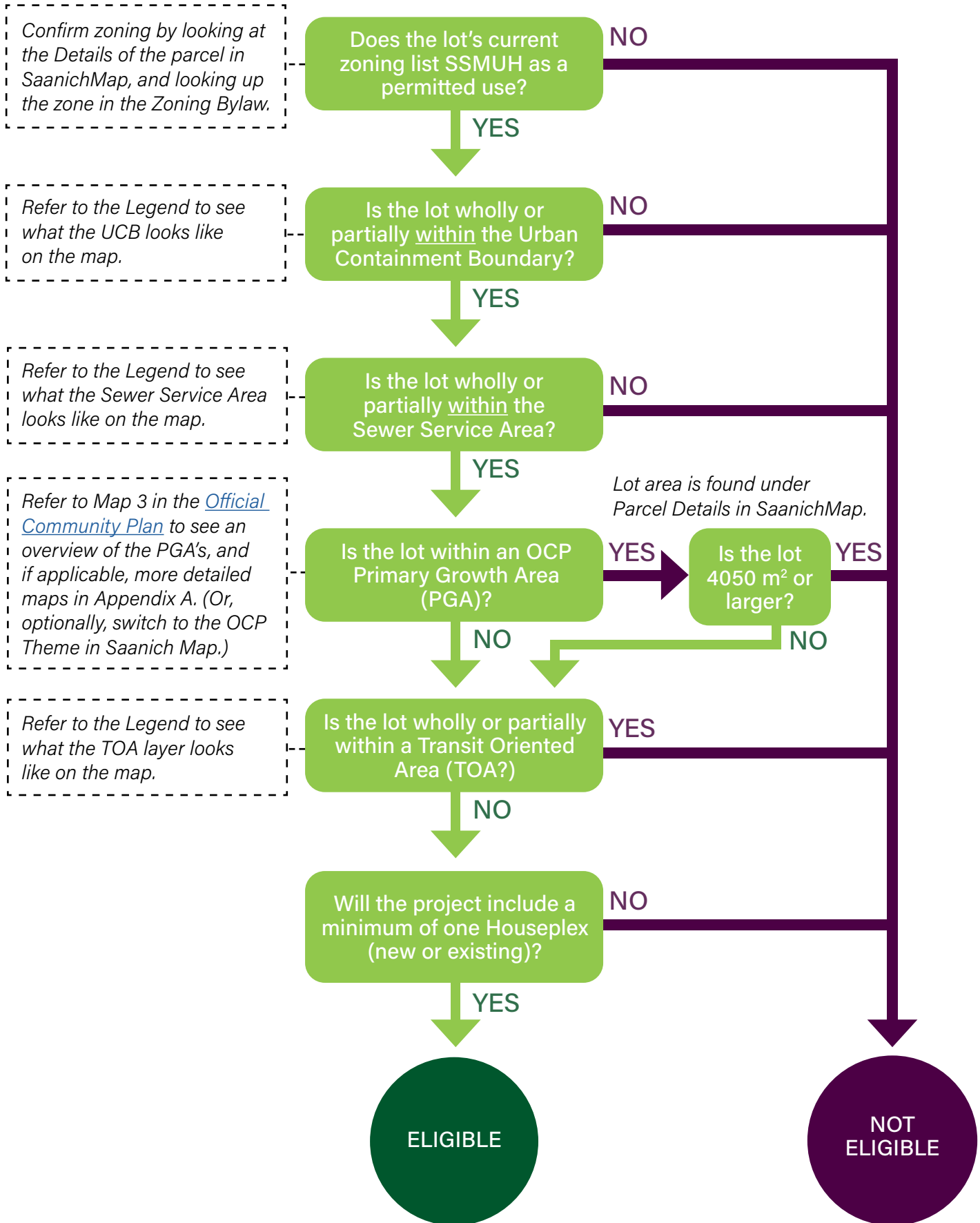
2. How to identify if a lot is eligible for SSMUH

- » To find your property, search for the address in the bar on the top right of the map. The search results will now show up in the left panel.
- » In the Search Results, click on Parcel and then click on the address again to display details about the parcel in the side bar. The map also zooms to the parcel.
- » Note the Zoning of your parcel, as this is the first step in determining SSMUH eligibility.
- » Note the Lot Area (sq m) of your parcel, as this will determine what part of Schedule G applies if the property is eligible.
- » **With SaanichMap open, and the SSMUH Theme turned on, refer to the flow chart on page 4 to walk through the eligibility criteria outlined in Section 5.37 of the Zoning Bylaw.**

TIP!

If it is difficult to distinguish between several SSMUH layers intersecting a parcel, you can right click in an area of the parcel where the layers overlap and select “what’s here?”. This will display a list of all the layers that are currently turned on and that intersect that point on the map.

SSMUH Eligibility Flow Chart



2: Getting Ready to Apply

3. How many units are allowed on my property?

The maximum number of units allowed on a lot depends on the lot size and if it is located in an SSMUH Transit Proximity Area. Schedule G regulations vary depending on if the lot qualifies as:

- Small Lot (279 m² or less) - 3 units
- Regular Lot (280 m² to 1,215 m²) - 4 units
- Large Lot (1,216 m² or larger) - 4 units
- SSMUH Transit Proximity Area Lot (280 m² or larger) - 6 units

To confirm which part of Schedule G applies:

- » Confirm lot size (area) by opening up the Parcel information in SaanichMap (see step 2 on page 3), and scrolling through the Details until you find the Lot Area (sq m).
- » Identify if your lot falls within a SSMUH Transit Proximity Area as shown in the SSMUH Theme. If the lot is wholly or partially within this area, it is considered a SSMUH Transit Proximity Area Lot.

4. Parking requirements

Parking requirements for SSMUH are found in Table 7.1A in the Zoning Bylaw. Refer to the following layers, found within the SSMUH Theme, to determine which part of Table 7.1A applies to your lot:

- SSMUH Regular Transit Area
- SSMUH Transit Proximity Area

There are also bike parking requirements that apply to SSMUH developments. See Table 7.4 in the Zoning Bylaw.

Additional considerations that may impact the number of units

If the lot is eligible for SSMUH under Saanich's Zoning Bylaw, there may be other laws that restrict what you are able to build.

Agricultural Land Reserve (ALR)

If the lot is in the ALR, it is subject to the regulations of the Agricultural Land Commission (ALC). The units must be constructed according to both the Zoning Bylaw, and the regulations of the ALC. For more information, contact zoning@saanich.ca

You can see the extent of the ALR on [Saanich Map](#). Under "Land", turn on "Agricultural Land Reserve" layer. Search for the address on the top right.

Private Covenants

There may be a covenant registered on title that restricts the number of units which can be constructed on the lot. For more information on private covenants you should seek legal advice.

Covenants are registered on Title. See [Land Titles Record Search](#) to determine if this applies to your property.

Saanich-held Covenants

There may be a Saanich-held covenant registered on title that restricts the number of units which can be constructed on the lot. For more information on Saanich-held covenants, or to apply to discharge a covenant, you can contact planning@saanich.ca.

Covenants are registered on Title. See [Land Titles Record Search](#) to determine if this applies to your property.

Secondary Suites

- Secondary suites are regulated by the BC Building Code. The code requirements for secondary suites differ from the code requirements for a primary dwelling unit.
- Secondary suites counts towards the total number of units on a lot.
- Under Schedule G, a secondary suite can be added to any primary unit as per the Building Code. For example, a duplex could have a secondary suite in each unit, for a total of 4 units on the lot.

*If you have previously decommissioned a secondary suite or a garden suite, and you wish to recommission it, a new Building Permit is required. See page 13 for details.



Hiring a Professional Team

To facilitate a successful application it is recommended you hire a professional team to assist you with your application. The team may include an engineer and/or surveyor, a certified arborist, and a designer/architect.

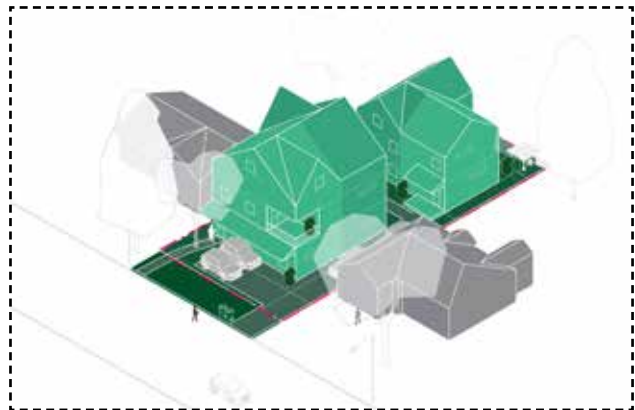
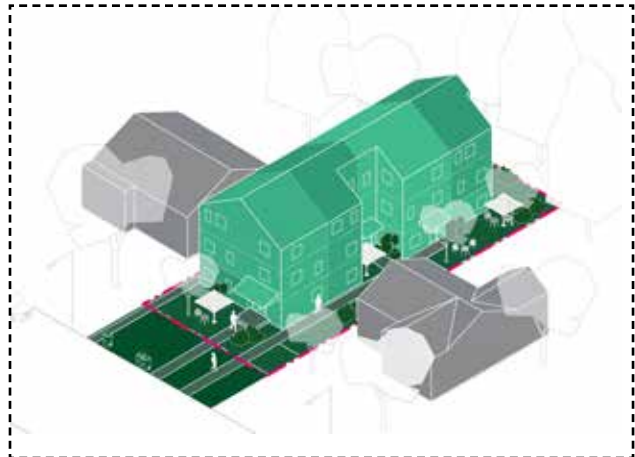
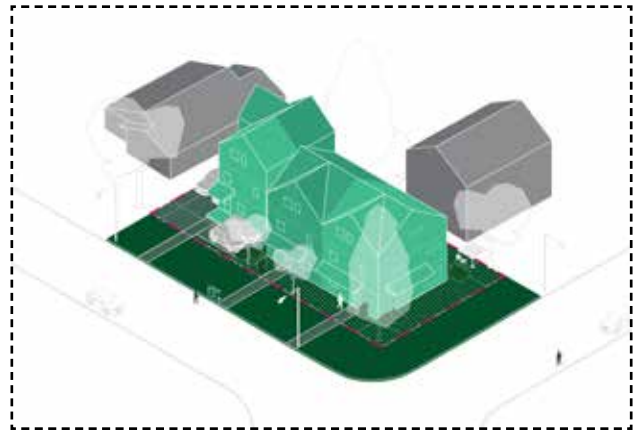


Image credit: Cascadia Architects Inc.

What information will I need to include in my application?

IMPORTANT!

Familiarize yourself with the specific requirements that may apply to your project. The following pages provide an overview of what you need to consider, including contact information and links to more information.

SSMUH Data Table

The [SSMUH Project Data Table](#) lists the information required for Planning to determine zoning compliance. Please complete the Data Table and/or ensure that all the information is clearly included on your plans in order for Planning staff to complete their review of your application.

Tenure: Rental or Strata?

In determining the tenure for SSMUH, there are a few things property owners should consider.

- Short-term rentals are not permitted in any residential units in Saanich.
- SSMUH units can be rental tenure. There is no owner-occupancy requirement.
- SSMUH units can be stratified.
- If an existing building is to be included in a strata plan, the property owner will have additional considerations, including that the existing building must be code compliant. *It is recommended a professional be consulted prior to design and application for SSMUH projects that include an existing building.*

You may be asked to provide tenure information to ensure the correct Building Permit is issued for your development.

More information on stratifying SSMUH can be found on the [Subdivision page](#).

Contact Information:

Subdivision
(250) 475-5471
subdivision@saanich.ca

Retaining Existing Dwelling

If there is an existing dwelling on the site that you wish to retain, some aspects of that building will need to be considered when the SSMUH application is being reviewed. This includes the size and siting of the building as well as the number of dwelling units. Please prepare to submit the following information regarding the existing building:

- Building elevations
- Interior floorplans

What is the difference between a Houseplex and a house with a secondary suite?

- A secondary suite is a dwelling unit that is contained within another dwelling (e.g. a single-detached house). Both dwellings are registered under the same title, and the secondary suite cannot be strata-titled or otherwise subdivided from the principal dwelling.
- The Building Code offers various exemptions and relaxations for secondary suites, particularly for suites added within existing houses. These include relaxations to fire-resistance ratings, sound-transmission ratings, ventilation requirements, ceiling heights, and exit requirements (as applicable).
- A houseplex consists of two or more attached dwelling units. The dwellings may or may not be on the same title. The special provisions in the Building Code for secondary suites cannot be used for houseplexes.

Site Servicing

Before you embark on a project to re-develop your residential property, please contact Development Servicing in Engineering (development@saanich.ca). They can provide guidance on infrastructure requirements, constraints or opportunities as it relates to sanitary, storm, water and roadways in your neighbourhood.

In preparing an application for a SSMUH development, you are encouraged to engage qualified professionals to support your plan and assist in advising you on infrastructure requirements. Where required, as part your Building Permit application package, you will need to provide site servicing drawings and supporting documentation, prepared by a qualified Engineer.

Building Permit applications are subject to the site servicing requirements as noted in clauses 7.16 through 7.20 of [Building Bylaw No. 9529](#). These clauses reference the [Engineering Specifications \(Schedule H\)](#) of the [Subdivision Bylaw No. 7452](#).

Review [Fire Flow Requirements](#) for your project as these are a critical component of planning and permitting, directly affecting public safety, infrastructure design, and emergency response capabilities.

The improvements required can range in extents from localized along the property frontage to several city blocks in length for underground servicing (i.e. "Excess Services"). The costs for these requirements are the responsibility of the applicant, and as such, early consideration of the servicing is recommended.

Where your development triggers the [Excess Services Bylaw](#), the District will require you to enter into an Excess Services Agreement. Through this process you may elect to recover your capital costs for infrastructure improvements through a Latecomers Agreement (see [Local Government Act 702](#)). This establishes which benefit the improvements you are providing have for other properties in the service area. As those properties redevelop, the District would collect funds on your behalf and remit them to you over the lifetime of that agreement (10 years). This process does not guarantee reimbursement of a portion or any of the capital costs you may have incurred as it is dependent on the re-development of the benefitting properties.

Site Servicing Considerations

- » Have you contacted a qualified professional to discuss your proposal?
- » Has your professional reviewed your Fire Flow Requirements?
- » Have you contacted Development Services in the Engineering Department to understand any site specific requirements?
- » Is there a storm main fronting the property?
- » Is there a storm drain service to the property? Where are the current storm, sanitary and water services located?
- » Does the lot currently have a stormwater detention system? If so, where is it located? How does it work?
- » What is the size of the current water service? How old is it?

(Continues on next page)

Site Servicing Considerations (continued)

- » Are you proposing more than one building on the property? How will the services be routed on site?
- » How wide is the existing road and is there curb in front of the property?
- » Are there any existing private easements and/or statutory rights of way on the property that restrict site development in any way? (Check property title)
- » Are there multiple driveways to your property? Generally, only 1 driveway will be permitted.
- » Applicants must consider the capacity of the current lot services to manage the sewer and drainage discharges and water demands (domestic and fire flows) generated by the proposed development.

Parking Requirements

For more information about SSMUH parking requirements, see Table 7.1A in the Zoning Bylaw. Guidance for determining which part of Table 7.1A applies can be found on page 5 of this Guide.

- **Development Cost Charges (DCCs) are applicable on most SSMUH developments. More information can be found on the [Development Cost Charges page](#).**
- **Read the District of Saanich's [Engineering standards and specifications](#).**
- **Information relating to the existing services to your property can be found on [SaanichMap](#).**
- **Information relating to the fire flow requirements on your property can be found here: [Fire Flow Requirements](#)**

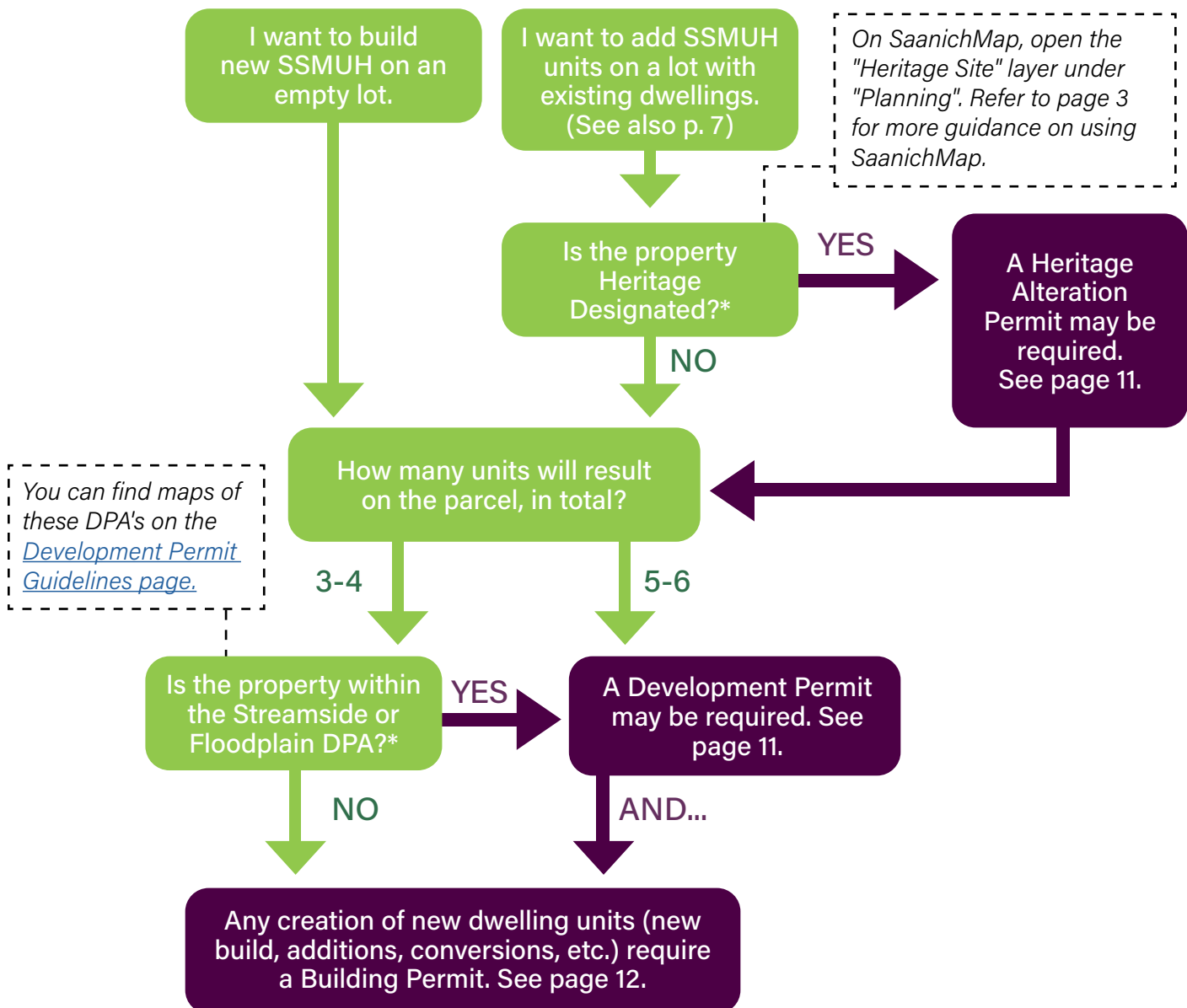
Contact Information:

Development Services
(250) 475-5575
development@saanich.ca

What permits are required?

- A **Building Permit** is required for all residential units, including secondary suites. You may need more than one building permit, and the application will vary depending on how the new units are being achieved (e.g., demolition, new build, conversion).
- A Form and Character **Development Permit** will be required if 5-6 units result on the parcel.
- A **Development Permit** may be required if the lot is within the Streamside or Floodplain Development Permit Area.
- A **Heritage Alteration Permit** may be required if the property is Heritage Designated.
- A **Tree Cutting Permit** may be required if protected trees are being impacted.

Use the chart below to determine which permits are required for your project.





HERITAGE ALTERATION PERMIT

Heritage Alteration Permit

- If the property is Heritage Designated, a Heritage Alteration Permit may be required depending on how the protected property will be impacted.
- Contact the Planning Department with a Heritage Alteration Request.

More information about how to apply for a Heritage Alteration Permit can be found on the [Heritage Alteration Requests page](#).

Contact Information:

Planning
(250) 475-5471
planning@saanich.ca

What if my property is Heritage Registered?

If your property is on the Heritage registry, but not Designated, please contact the Planning Department to discuss your SSMUH project.



DEVELOPMENT PERMIT

Development Permit

Form & Character Development Permit Area (DPA)

- If 5-6 units result on the lot, a Form & Character Development Permit (DP) is required. The DPA Guidelines for "Houseplexes" will apply.
- All applications resulting in 4 or fewer dwellings on a parcel are exempt from the Form & Character DP.
- If the property has an existing Development Permit, you may be required to amend or rescind the permit. Contact planning@saanich.ca for more information.

Other Development Permit Area

- If your property is located within any other DPA, such as the Floodplain DPA or the Streamside DPA, you may need a Development Permit regardless of the number of units proposed.

Development Permit Area Guidelines, including relevant maps, are available on the [Development Permit Guidelines page](#). Projects that require a Form & Character DP will be required to align with all relevant General Design Guidelines, and the Houseplex Guidelines.

More information about how to apply for a Development Permit can be found on the [Development Permit Application page](#).

Contact Information:

Planning
(250) 475-5471
zoning@saanich.ca



BUILDING PERMIT



TREE PERMIT

Building Permits

- All dwelling units in Saanich must be approved by Inspections Services - each residential structure will require a Building Permit.
- A Building Permit will also be required if you wish to recommission a secondary suite or a garden suite.
- Once all necessary Building Permits have been issued, construction can begin.
- If any other permits or approvals are required, Inspections staff will hold your building permit application until those have been obtained. Therefore, make sure to review Part 2: Getting Ready to Apply before starting the building permit application process.

When the Building Permit and Tree Permit (if required) are approved, construction can begin. Inspections will be scheduled at different stages of construction and tree removal. Final inspection for occupancy will occur once construction is complete.

You must have a final occupancy inspection, and occupancy permit, before anyone can live in the units.

More information about how to apply for the necessary Building Permit(s) can be found on the [Residential Permits page](#).

Contact Information:

Inspection Services
(250) 475-5457
inspections@saanich.ca

Every residential unit requires a Building Permit!

Every residential unit in Saanich requires a Building Permit, including secondary suites. This is for the health and safety of all Saanich residents.

Tree Cutting Permit

- If any trees will be affected by your SSMUH project, you should review Saanich's [Tree Protection Bylaw](#) or work with a Certified Arborist.
- If you are working in or around the protected root zone of a Bylaw protected tree, you require a permit. Your application includes an internal referral, so you do not have to apply separately. District Staff will let you know if such a permit is required, after you have submitted either a Development Permit application or a Building Permit application, whichever comes first.
- If you or your Arborist need to do some exploratory work before you apply, or if you have questions about the Tree Protection Bylaw, please contact Saanich Parks.

For considerations for building in and around trees, please focus on the [Trees and Development page](#).

Contact Information:

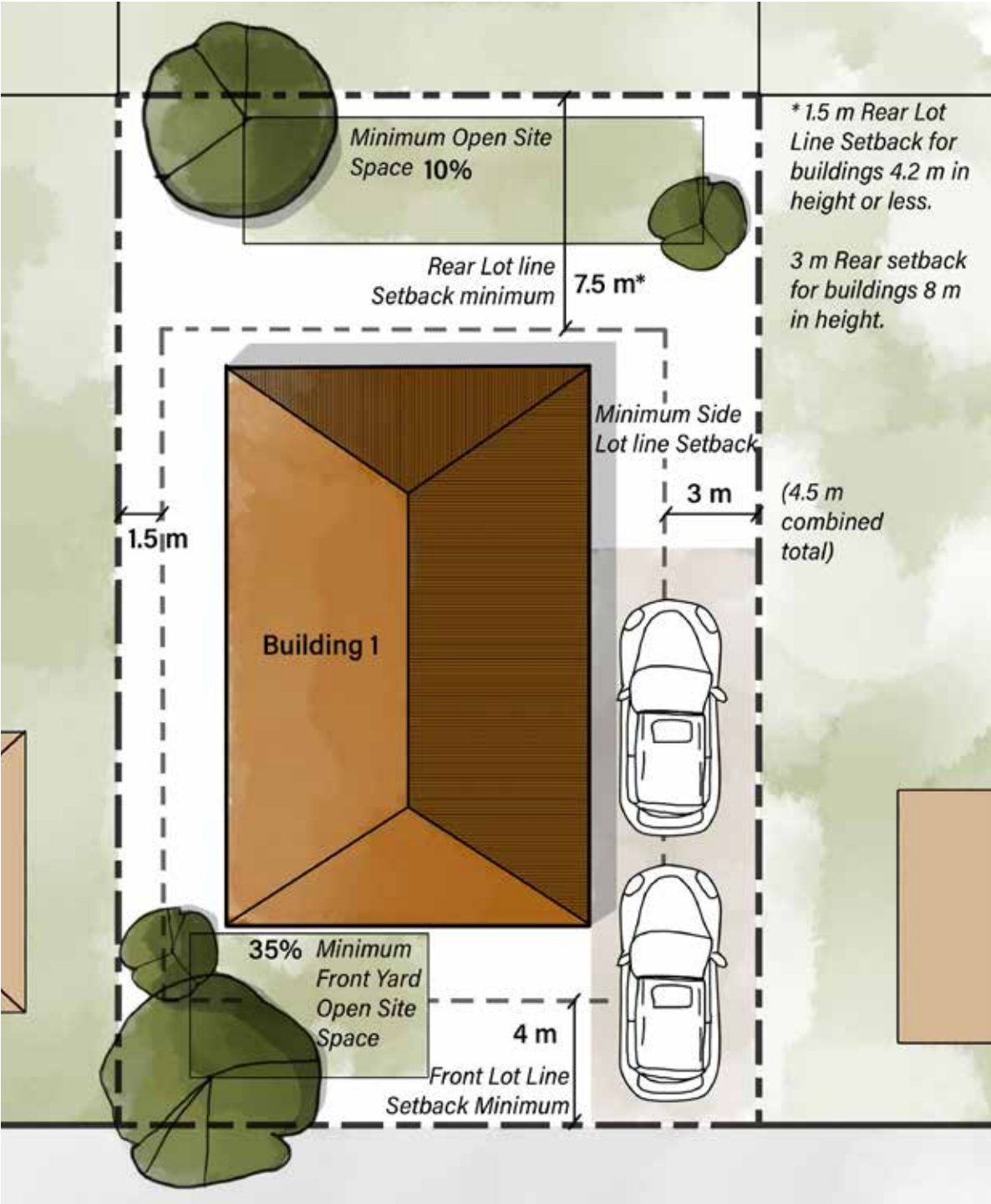
Parks
(250) 475-5522
parks@saanich.ca

REGULAR LOT EXAMPLES

Schedule G lists regulations for Small Lots, Regular Lots, Large Lots and SSMUH Transit Proximity Area Lots. To help with interpretation of Schedule G, this section illustrates the zoning regulations for **Regular Lots**. Illustrations are examples only and may not be possible on all lots.

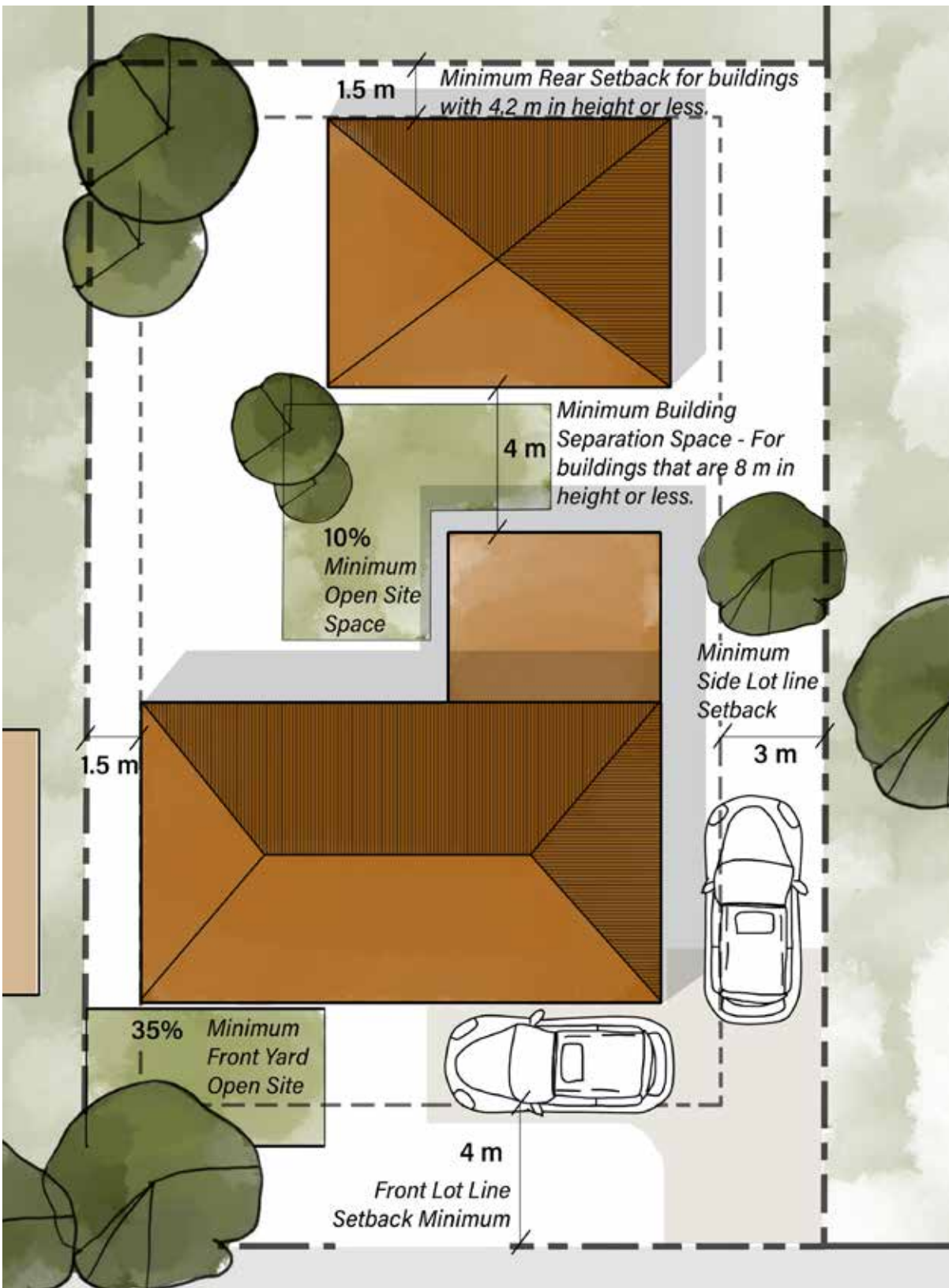
Click Here!
Refer to the Zoning Bylaw as you review the information on the following pages.

REFER TO SCHEDULE G IN THE [ZONING BYLAW](#) FOR COMPLETE REGULATIONS.



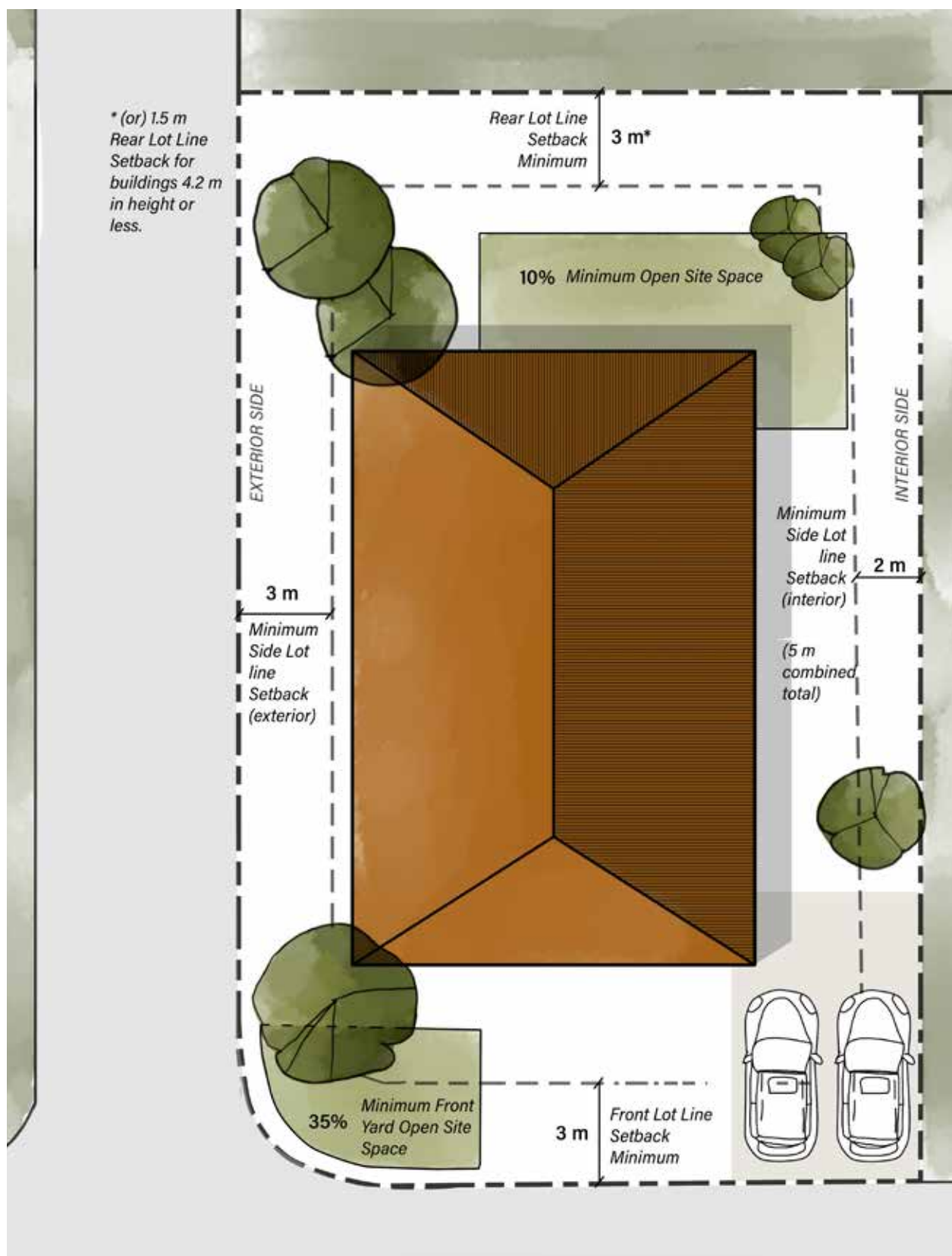
Regular Lot - Mid block example, one building

4: Guide to Zoning Regulations

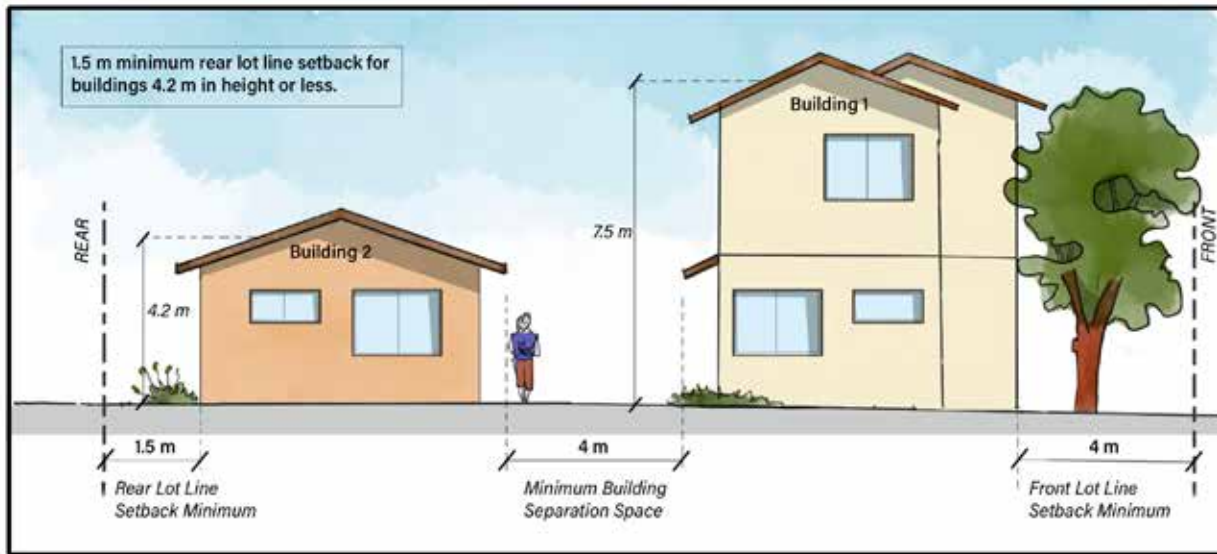


Regular Lot - Mid block example, two buildings

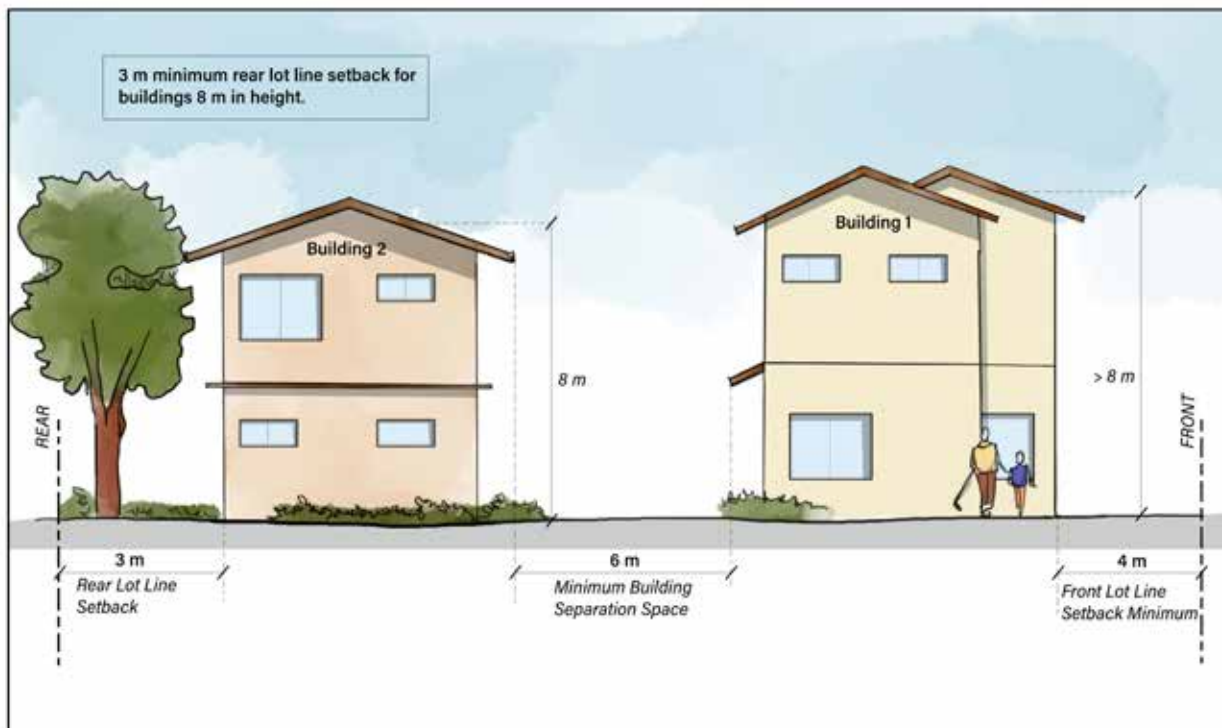
4: Guide to Zoning Regulations



Regular Lot - Corner lot example



Regular Lot - Example heights and separations



Regular Lot - Example heights and separations

OPEN SITE SPACE AND BUILDING SEPARATION SPACE

The illustrations below are intended to help further explain the the definitions of Front Yard Open Site Space, Open Site Space and Separation Space, in two different examples.

