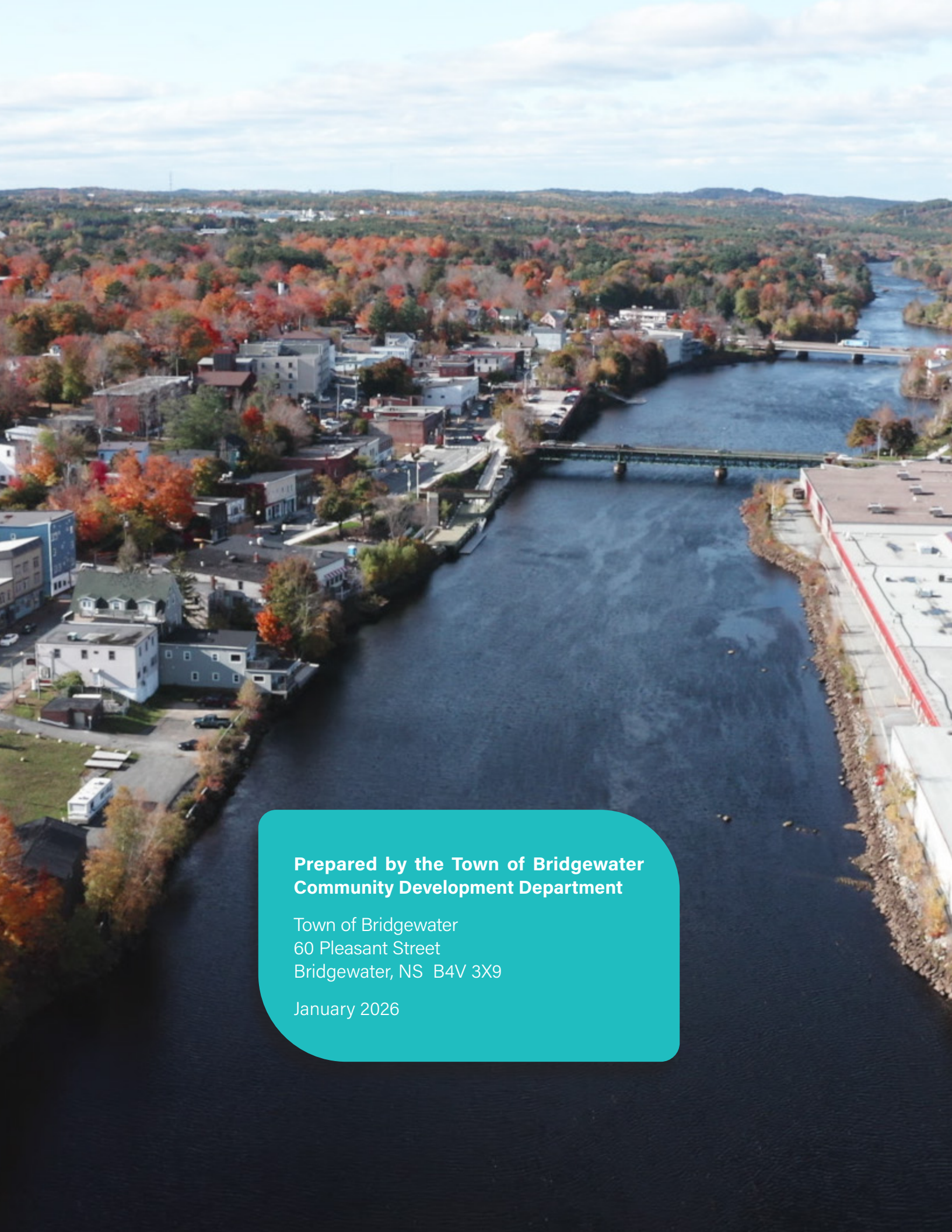




Accessory Dwelling Unit Information Guide

January 2026





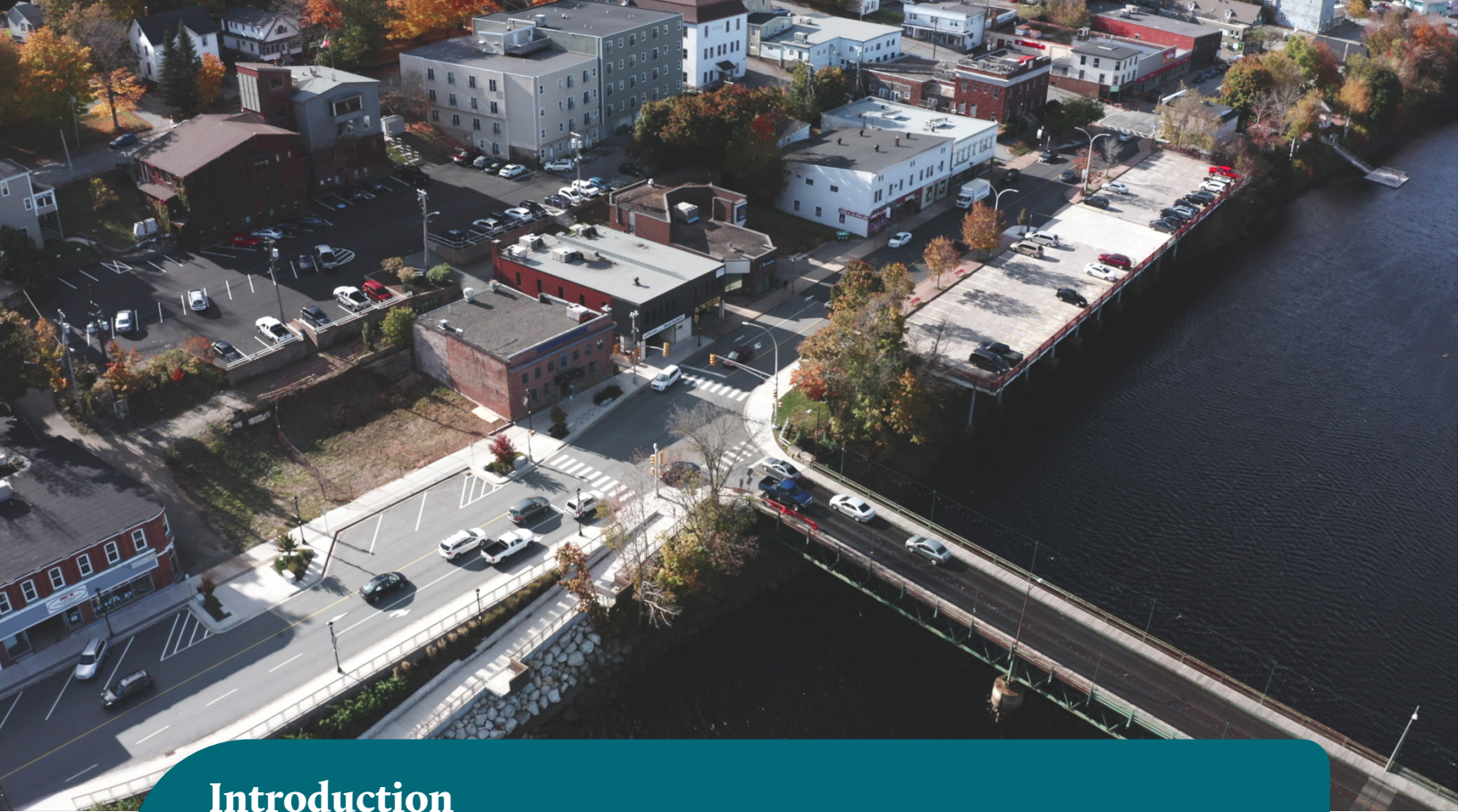
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Introduction

The Town of Bridgewater has committed to supporting the development of additional dwelling units, both small-scale and multi-unit. One of the ways the Town is supporting the development of Accessory Dwelling Units (ADUs) is by sharing pre-approved housing designs for standalone units that meet our local planning regulations, building code requirements, and energy efficiency standards.

This guide is intended to provide a road map for those looking to build an ADU on their property, whether using a pre-approved design or creating a custom design.

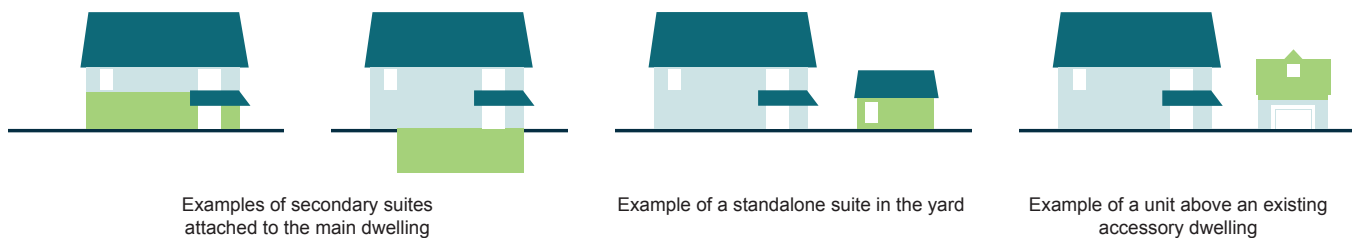


What is an Accessory Dwelling Unit (ADU)?

An Accessory Dwelling Unit (ADU) is a small, secondary housing unit built on the same property as a primary home. They provide flexible housing options that can meet a wider range of needs, from creating affordable rental opportunities to offering space for multi-generational living.

ADUs can be:

- Secondary suites attached to the main dwelling (such as a basement apartment or an “in-law suite”);
- Stand alone suites in the yard (such as a carriage house, garden suite, or backyard suite); or
- Units in an existing accessory building (such as an above garage unit)



This guide is focused on standalone accessory buildings. Attached secondary suites, such as basement apartments or in-law suites, have different requirements

What are the rules for ADUs?

Accessory dwelling units are controlled by the Town’s Land Use By-law. Below are key things to consider from the Land Use By-Law (Section 3.1.7) when exploring building an ADU on your property:

- Accessory buildings refer to a secondary building located on the same lot as the main building.
- Accessory buildings may be used for living space if they adhere to the permitted number of dwelling units within the given residential zone.
- Accessory buildings **cannot**:
 - » Be placed in front or flankage yard setback per zone standards of the subject zone, unless they are at the same or greater distance from the property line as the main building.
 - » Be closer than 1.2m (4ft) to side or rear property lines, with limited exceptions.*
 - » Be located within 2m (7ft) of the main building or another accessory structure.
 - » Be larger than 10% of the lot area, up to a maximum of 116m² (1,250ft²) in any residential zone**, excluding the Manufactured Residential Home (R7) Zone, where the minimum is 45.5m². Accessory buildings in non-residential zones are not subject to a size maximum.

* Accessory buildings can be as close as 0.6m (2ft) to a property line where there are no windows or doors (unprotected openings) facing that property line.

**116m² (1,250ft²) is the gross allowable floor area calculation. For a two-story design, the maximum ground floor area would be 58m² (625ft²).

- » Be taller than 6.5m (21ft).
- » Exceed two accessory buildings on a single residential lot.
- » Be considered “accessory” if they are attached to the main building (with the exception of fences or walls).

The number of dwelling units permitted on a property is regulated by its zone and listed under the Permitted Development section of the By-law. In certain zones, additional dwelling units may be permitted where the main structure **was built prior to August 27, 1975**, as outlined below.

Zone	Number of Units Permitted
Single Use Residential (R1)	2 dwelling units
Two Unit Residential (R2)	3 dwelling units
Comprehensive Residential (R3)	2 dwelling units
Downtown Residential (R4)	4 dwelling units
Medium Density Residential (R5)	5 dwelling units
High Density Residential (R6)	5 dwelling units
Historic Downtown Commercial (C1)	5 dwelling units, excludes King Street
Urban Commercial (C3)	2 dwelling units
Restricted Commercial (C6)	4 dwelling units
Special Commercial (C7)	3 dwelling units
Neighbourhood Commercial (C8)	3 dwelling units
Agricultural (AG)	2 dwelling units



About the CMHC Housing Design Catalogue

The Canadian Mortgage and Housing Corporation (CMHC) has released a catalogue of pre-approved housing designs for Canadians. A special set of designs have been completed for the Atlantic Region, using design features that are sensitive to the East Coast. Included in the catalogue are two designs for Accessory Dwelling Units. You can explore the designs on the [CMHC website](https://www.housingcatalogue.cmhc-schl.gc.ca/designs) (<https://www.housingcatalogue.cmhc-schl.gc.ca/designs>).

Using plans from the Housing Design Catalogue can save you time and money. The plans are available free of charge and will move through the permitting process quickly as they have been designed to meet planning regulations, building code requirements, and energy efficiency standards.

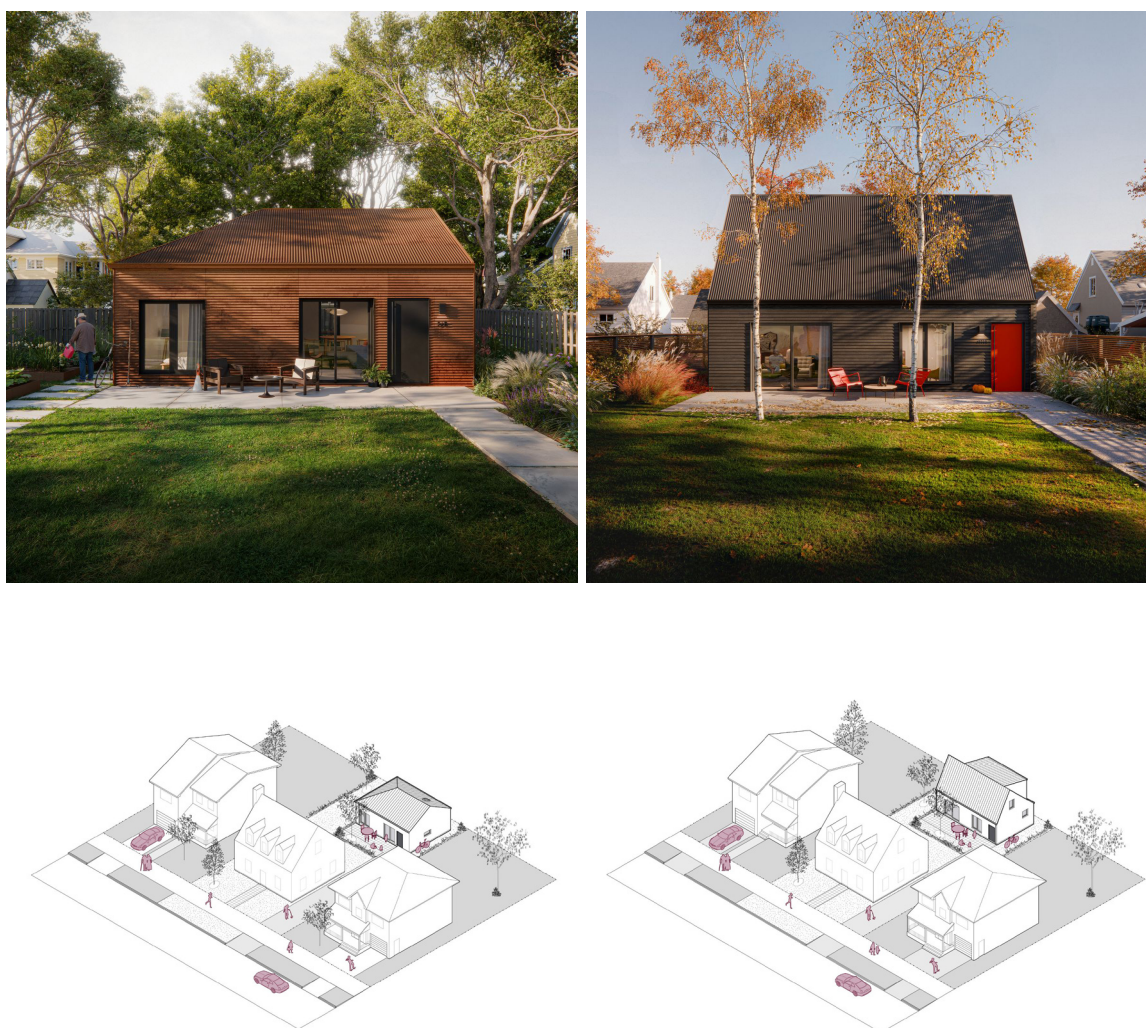


Figure 1. Images of the CMHC Pre-Approved ADU designs for the Atlantic Region Source: Canada Mortgage and Housing Corporation (CMHC), Atlantic Accessory Dwelling Unit 01 and Unit 02, October 2025. This information is reproduced and distributed on an "as is" basis with the permission of CMHC.

Checklist for the Process

The following steps outline the typical process you will follow, from idea to construction, to build an ADU on your property:

Step 1: Confirm your Zone and Lot Requirements

Start by identifying your property's zoning and confirming that an ADU is permitted. Review the Town's Land Use By-law, including the permitted uses in your zone and Section 3.1.25 Residential Conversions. Then check your zone standards and Section 3.1.7 Accessory Uses, Buildings & Structures to understand requirements related to building size, height, and setbacks. You can review the Town's planning documents and check your zone on the Town's website using the [Town's Zoning Map](https://www.bridgewater.ca/town-services/planning/land-use-planning) (<https://www.bridgewater.ca/town-services/planning/land-use-planning>).



If you are using a CMHC Pre-Approved Housing Design, it is still important to check your zoning and lot requirements. While each catalogue design was developed using assumptions about site parameters with regional variations, the designs might not be appropriate for the size or shape of your property.

Step 2: Choose a Design

Select a design that fits your lot and needs. Using a CMHC Pre-Approved Housing Design can save time and money as these designs are free to use and are already aligned with the Town's planning regulations, building code requirements, and energy efficiency standards, which can help streamline the permitting process.

Step 3: Finalize the Design and Prepare a Site Plan

Once you have selected a design, it will need to be adapted to your specific property. You may need to hire a qualified professional – such as an architect, engineer, or designer – to finalize drawings, prepare a site plan, and ensure the project complies with all applicable codes and local by-laws.



Fitting in with the Surroundings

When you are choosing a design and creating a site plan, it's important to consider the existing character of the surrounding area. Looking at how homes on your street are positioned on their lots, as well as the common colours, materials, and architectural styles, can help inform design choices that feel appropriate for the neighbourhood. This does not mean you need to copy neighbouring homes. Instead, the goal is to design a home that respects its context and contributes to a sense of visual harmony – one that feels like a natural fit with the neighbourhood while still celebrating individual expression.



Step 4: Apply for Permits

Contact the Town's Community Development Department early in the process. Staff can guide you through the required permits and approvals and confirm what information is needed for your application. Visit the Town's [Building Permits and Applications site to learn more](https://www.bridgewater.ca/town-services/building-permits-a-fire-inspections/building-permits-and-applications) (https://www.bridgewater.ca/town-services/building-permits-a-fire-inspections/building-permits-and-applications).

Step 5: Secure Permits and Hire a Contractor

After your permits are approved, you can finalize your contractor selection. Ensure your contractor is licensed and familiar with local building requirements before construction begins.

Step 6: Build Your ADU

With permits in place and a contractor secured, construction can begin! Town inspections will occur at key stages to ensure the ADU is built safely and in compliance with approved plans.



Architectural Control Areas

The Town of Bridgewater has two architectural control areas where properties are subject to architectural standards in addition to all other By-law requirements. The intention of these controls is to preserve the public façades and character-defining architectural features within Bridgewater's most architecturally significant areas by ensuring new designs are aligned with architectural styles that were common in pre-1920 Bridgewater.

The King Street Architectural Control Area regulates the exterior appearance of accessory buildings greater than 50m² (538ft²) in total area, built after August 12, 1997. The Residential Architectural Control Area regulates the exterior appearance of accessory buildings greater than 50m² (538ft²) in total area, built prior to 1920 or after August 12, 1997. Importantly, in both areas, accessory structures that cannot be seen from a public right-of-way are not subject to the architectural control requirements.

Figure 2. Architectural Control Areas, Source: Town of Bridgewater Land Use By-law



Costing and Grant Opportunities

Building an ADU involves a range of costs that will depend on your design, dwelling size, and how the dwelling is constructed. Cost estimates can range anywhere from \$100 to \$600 per square foot.

Typical cost components include:

- Expenses for creating a design and site plan
- Fees for permit applications and inspections
- Construction expenses, including labour, materials, and contractor fees
- Utility connections, such as water, sewer, and electricity
- Costs for landscaping and creating outdoor spaces



Keep in mind:

Larger ADUs typically require more materials and labour, which will increase costs. Customizations and unique features can also add significant expense.

Grant Programs

Secondary and Backyard Suite Incentive Program (Province of Nova Scotia)

The Secondary and Backyard Suite Incentive Program helps homeowners create supportive housing for family members or affordable housing for tenants on their property. Home owners can apply for a forgivable loan to build a secondary or backyard suite on the property of their principal residence.

Funding is available for up to 50% of eligible project costs, to a maximum of \$40,000. The funding provides a forgivable loan. If the homeowner and tenant continue to meet program requirements, the loan is forgiven at a rate of 20% per year for 5 years.

Learn more on the Province of Nova Scotia website (<https://www.novascotia.ca/apply-funding-build-secondary-or-backyard-suite-your-property-secondary-and-backyard-suite-incentive-program>).

Canada Secondary Suite Loan Program (CMHC)

The Canada Secondary Suite Loan Program provides support for homeowners to add legal secondary suites to their homes. The new secondary suite can be for family use, or as a rental suite to help increase density in communities.

The program provides access to low-interest loans up to \$80,000.

Note: at the time of writing this guide, this program is not currently active.



Conclusion

ADUs are an important part of the Town's Housing Action Plan, creating more flexible, inclusive, and resilient housing supply. By supporting gentle increases in density within existing neighbourhoods, ADUs are helping to address housing needs, supporting aging in place, providing options for multi-generational living, and offering potential supplemental income for homeowners.

This document provides key information and resources to get you started with exploring adding an ADU to your property. If you are interested in building an ADU on your property and have questions, you are encouraged to contact the Town of Bridgewater Community Development Department.

