

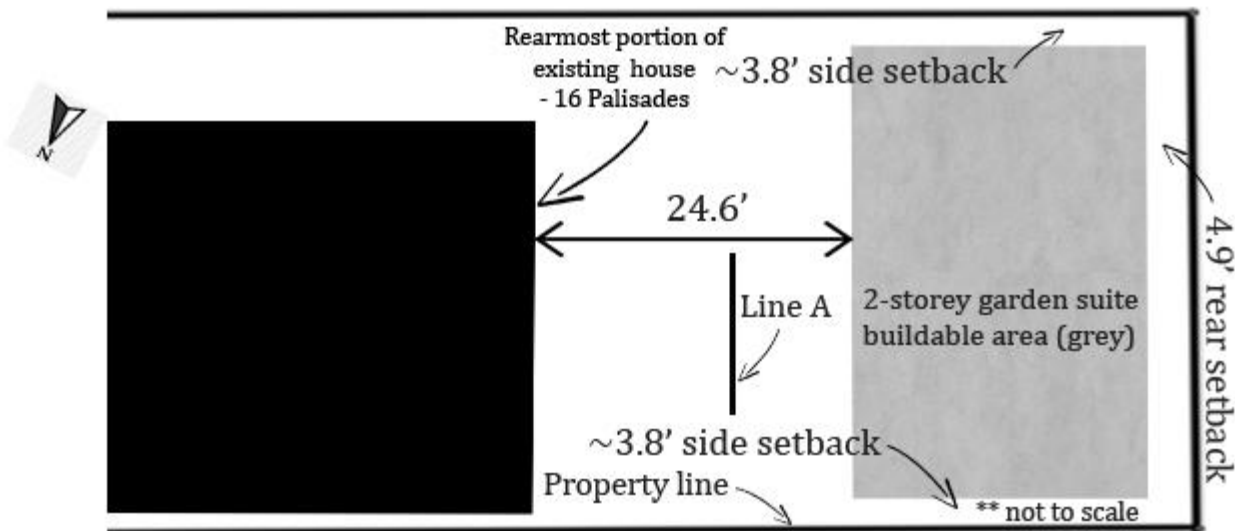


July 4, 2025

This letter will confirm that the property located at 16 Palisades in Toronto qualifies for a garden suite build, in the rear portion of the lot, under Toronto's new garden suite program.

I visited the property on July 2, 2025 and confirmed siting, emergency access, zoning, and other appropriate qualifications to certify its eligibility under the new regulations.

The maximum size of a permitted as of right build appears to be approximately 1,094 square feet total, over two floors, main plus upper.



A basement is also possible here, adding to the square footage above, but in most cases the floor plate of the basement will be significantly smaller than the ground floor and upper floors, the space cannot usually contain bedrooms or a bathroom or a kitchen, and the cost of basement construction can be significant.

The “buildable area” (grey in the diagram above) at 16 Palisades grants a limited variety of placement options and footprint designs, if the build size is maximized. There are no prescribed minimum or

maximum width or depth measurements, provided the footprint falls within the buildable area as outlined in grey above, all construction meets the provincial building code, and the footprint does not exceed 645.8 square feet. Walls with windows or doors must be placed at least 4.9 feet away from the respective property lines.



Single-vehicle garden suite from Toronto's Eva Lanes www.evalanes.com

An alternate configuration is available here, where the garden suite is recessed into the grade by about 6.5 feet or more, so that the unit now has an upper and a lower floor. The build could start as close to the house as the line marked “Line A” on the diagram above. This can yield a garden suite of 1,291 sq. ft. total over the two levels (the largest allowable for *any* property under the program). This style does not allow a level entry, nor will it accommodate internal vehicle parking in most cases (it would be all “living space”).

Notwithstanding all of the above, this report recognizes that there is an existing ancillary building on the property now (garage/shed) that allows for a larger buildable area than what would normally be permitted, and/or movement of the buildable zone into the area already occupied by this building. The existing building walls and/or their locations and dimensions will likely grant relief from some required setbacks, where they currently encroach. The garden suite bylaws recognize suitable automatic variances in these circumstances:

If the lawful building setback of a lawfully existing ancillary building is less than the required minimum building setback for an ancillary building containing a garden suite required by Clause

150.7.60.20, the required minimum building setback for a garden suite in that lawfully existing ancillary building is: (A) the minimum rear yard setback for that lawfully existing ancillary building; and (B) the minimum side yard setback for that lawfully existing ancillary building.

In order to take advantage of this relief, the property owner should not deconstruct or demolish or alter the existing structure until permits are in place for the new garden suite.

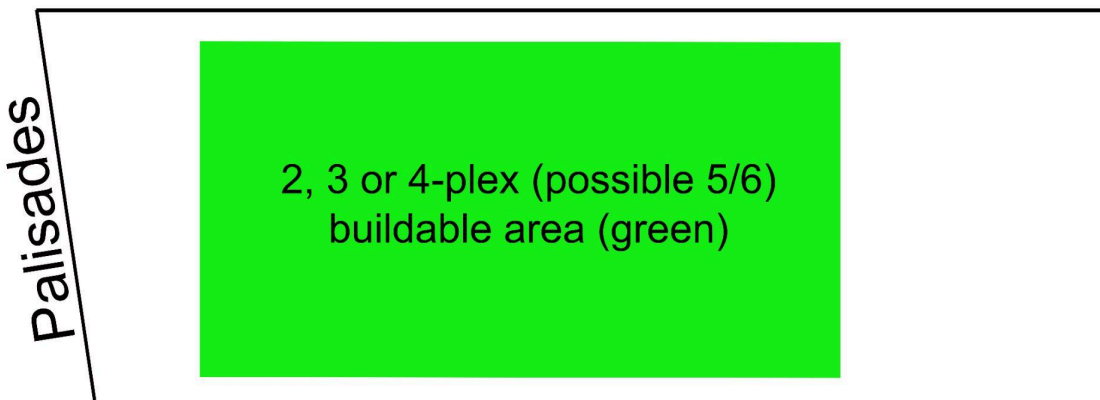
A mature, protected tree is within the buildable area here, and a proponent would be expected to design a build that spares this tree from removal or destruction. That may put some mild downward pressure on the square footage totals noted above.

Further, this property has other potential, due to its size and location under Toronto's new Expanding Housing Options in Neighbourhoods (EHON) Multiplex program.

SECTION A

The current home can be converted to a two, three, or four-unit residential building using the current walls and height. The "how to" is beyond the scope of this report, but the current setting, and setbacks from property edges means it might be feasibly converted to up to four units.

SECTION B

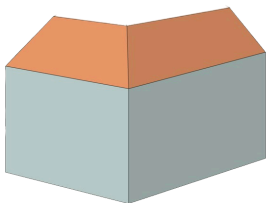


Buildable area - main structure

This property is located in a residential area with a limited number of zoning restrictions (RD - residential detached), and permitted uses include single family dwelling, or a 2, 3 or 4-plex plus a garden suite behind any of these if sufficient room is left in the rear yard.

After allowing for the minimum setbacks as required for this zoning, as indicated on the above site plan, the green area is the “buildable area” for a building containing from two and up to four living units. At a maximum building height of 10m, and no site coverage maximum, the property can support four floors at under this square footage (that is, the buildable area marked is larger than the maximum build footprint permitted, as limited by building size, and setback rules) - three above grade and one recessed - for a total of perhaps ~6,975 square feet. The FSI (Floor Space Index) no longer applies to multiplex (2, 3 and 4 units) builds. What is notable here, is that building a simple new house (not a 2, 3 or 4-plex) on this lot would be limited by the Floor Space Index (FSI) here (0.35) and/or the maximum building size to about 1,309 square feet, plus basement (or more with a successful variance). The FSI no longer applies to multiplex (2, 3 and 4 units) builds. A single-unit house here can be no taller than 10.0m.

It should be noted that building walls for a 2, 3 or 4-plex do have a complex formula for maximums of near 7.5m in height, so the uppermost (4th) floor is mostly contained in a roof area (usually a rather steep mansard-type roof, as per the diagram below). While this does not restrict the floor area of the top floors, it does have some effect on the livable space.



In June, 2025, Toronto City Council voted to expand the 2/3/4-plex program in nine of the city’s twenty-five wards. The new program allows buildings up to SIX units, while still adhering to limits as we’ve outlined above for 2, 3 and 4-plexes. 16 Palisades is in a ward where this approval was granted, and it is expected that many other wards will enter the program in coming years. The expansion to allowances for 5 and 6-plexes is now in a brief period where potentially an appeal can be filed, so the program is not yet accepting applications. Should the plan exit the appeal period unchanged, the notes above will also apply to a 5 or 6-plex, but there is not a blanket exemption of development cost charges (see below, SECTION D) on 5 and 6-unit builds. Egress rules and

minimum room sizes make 5 and 6-unit builds more challenging than builds with lesser units, especially on smaller lots, but it is beyond the scope of this report to advise whether a 5 or 6-unit build is feasible or economical here.

SECTION C

Building to the maximum inside the green area on the site diagram above, leaves room for a garden suite in the rear/side yard of the lot, at the same size as noted above, as high as 1,291 square feet over two floors, main plus upper, and more with basement providing that a new build massing of the main building is pushed on the lot towards Palisades. Building a garden suite in the rear yard of the property with the existing structure in place is covered in the full garden suite report above Section A. The note about the mature, protected tree is also relevant here.

SECTION D

An as of right building permit application for any of the items described here can currently expect approval inside of three months (or longer with severances and/or variances). No development cost charges are applicable to buildings with two, three or four units, or for the fifth unit on the property by way of a garden suite or laneway house. By comparison, today's Toronto development cost charges for a single detached or semi-detached house is \$137,846, and subject to a possible further increase in 2025. Again, for comparison, development charges for other rental housing units *outside* of this program range from \$33,497 to \$68,199 per dwelling unit, depending on size (bedroom count).

Should you have any questions about 16 Palisades in particular, or the EHON or garden suites programs in general, please feel free to contact me any time, or visit our website.

Martin Steele

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