re·solve
REAL ESTATE

A RESOLVE GUIDE FOR GTA BUYERS & INVESTORS

Buy a property that pays for itself.

Across the GTA you can now buy one property and run three, four, or five self-contained units on it — live in one and let tenants cover the mortgage with as little as 5–10% down, or hold it purely as an investment.

THE OPPORTUNITY MOST BUYERS MISS

Most buyers are shopping for a single-family home and stretching to afford it. The smarter move: buy a property whose lot can legally hold **multiple self-contained units**, and let the rent do the heavy lifting. Since 2023 the zoning opened up across the GTA — and in 2024 the financing followed.

HOW MANY UNITS YOU CAN RUN

3

almost anywhere

Up to 3 self-contained units on nearly any Ontario lot — no special approval.

4

many GTA cities

Vaughan, Hamilton (up to 6 in select zones), Kitchener-Waterloo, London & more allow four.

5

in Toronto

Four units in the main building plus a garden or laneway suite — five on one lot.

Not sure a property qualifies? Run **PlexCheck** free in 60 seconds → **resolverealestate.ca/plexcheck**

THE FINANCING THAT MAKES IT WORK

If you'll **live in one unit**, CMHC treats a property with up to 4 units as your home — as little as **5–10% down**, and **half the tenants' rent counts** toward qualifying you. Going bigger? At **5+ units** you reach CMHC's commercial program (MLI Select) — longer amortization, higher leverage, and no requirement to live there. The building's income does the qualifying.

TWO WAYS IN

House-hack (live-in)

Buy a 2–4 unit property, live in one unit, rent the rest. Your tenants shrink — or erase — your monthly housing cost, and you're building equity from day one.

Invest (income)

Acquire for cash flow, or add units to reach the 5-unit MLI Select threshold. Buy right, force the value up, and let it pay you while it appreciates.

WHAT IT CAN LOOK LIKE — AN ILLUSTRATION

A ~$1.2M legal fourplex, owner-occupied. Down payment ≈ **$120,000** (10% — the minimum on a 3–4 unit purchase). You live in one unit; the three rented units bring roughly **$6,000 / month**, and half of that rent counts toward qualifying you. The tenants carry most of the mortgage.

Illustrative only — not a quote, approval, or guarantee. Your actual numbers depend on the property, rents, interest rates and your income, and are confirmed by a CMHC-approved lender.

THE CATCH — AND HOW WE HELP

Not every property works. It comes down to the **city, the lot's width and depth, lane access, and permits** — and most listings you'll scroll past won't qualify. We screen the GTA market for the ones that **fit this exact criteria**, so you're looking at real candidates instead of guessing. Tell us your budget and goal, and we'll send you properties that actually pencil.

FROM PLAN TO BUILT — ONE TEAM

Buying the lot is half of it. We bring the strategy, the research, and the Realtor side; our construction partner (15+ years, 200+ units) handles permits, the build, and a real quote. **Most buyers don't know where to start — with us you get both ends,** from finding the property to turning it into units.

No guaranteed cost, timeline, or quote — every project is confirmed individually at feasibility.

WHO YOU'RE WORKING WITH

Taran comes at real estate from two sides: as an **investor** who's managed multi-unit rentals since his teens — raised around Montreal's plexes — and, for close to a decade, as a **real estate lawyer in Ontario** who closed several hundred transactions. Now a licensed Salesperson with Resolve, he works **document-first**: read the file, build the position, understand both sides of the table. He also keeps a **working list of buyers and investors** he sends fitting properties to first — so the right lot can reach you before it hits the open market.

Get properties that actually fit.

Join our GTA buyer list for off-market and value-add multiplex candidates — and book a free strategy call.

Taran Aujla, Salesperson

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