re·solve
REAL ESTATE

A RESOLVE GUIDE FOR GTA HOMEOWNERS

Your home is worth more than you think.

The GTA lot you already own could legally hold three, four, or five self-contained units — which can change what your property is worth, and who lines up to buy it. The rules changed. Most people haven't caught up.

YOU MAY OWN MORE THAN A HOUSE

Most GTA homeowners think they own a house. Since 2023, many of them are actually sitting on a **lot the City now lets you turn into three, four, even five self-contained units** — for extended family, for rental income, or to unlock the lot's real value when you sell. The zoning quietly changed, and the financing changed right after it.

WHAT THE RULES NOW ALLOW

3

almost anywhere

Up to 3 units on nearly any Ontario residential lot — no special approval needed.

4

many GTA cities

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

5

in Toronto

Four units in the house plus a garden or laneway suite in the yard.

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

AND THE FINANCING CHANGED TOO

Here's what makes it real: since 2024, if you'll **live in one unit**, CMHC treats a home with up to 4 units as your **home** — as little as **5–10% down**, and the tenants' rent helps you qualify. Investors building five or more units can tap CMHC's commercial financing (longer amortization, higher leverage). Either way, the tenants help carry the mortgage.

TWO WAYS THIS PAYS OFF

If you're staying

Add a unit or two, rent them out, and let the income shrink — or erase — your monthly housing cost. Room for family, or steady rental income, on the lot you already own.

If you're selling

A lot that can legally hold 4–5 units is often worth more to the market than a single home. And we work with **buyers actively looking for exactly these lots** — so knowing your property's real potential can change your asking price, and your buyer pool, entirely.

THE HONEST PART

Not every lot qualifies. It depends on your city, your lot's width and depth, whether it backs onto a lane, and City permits. That's exactly what we check for you — **free, and with no obligation.** You'll know in one short conversation whether your home is a 3, 4, or 5-unit opportunity, and what it would take.

FROM PLAN TO BUILT — ONE TEAM

We bring the strategy, the research, and the Realtor side — **finding, valuing, and listing the right lot.** Our construction partner (15+ years, 200+ units) handles permits, the build, and a real quote. Most agents don't know where to start; with us, you get **both ends.**

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 **private list of qualified buyers ready to move** — which can mean selling your home without a long wait on the open market.

Find out what your home is really worth.

Book a free 15-minute lot review — no pressure, no obligation. Build it, or sell to someone who will; we connect both sides.

Taran Aujla, Salesperson

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Educational information only — not legal, planning, mortgage, financial, or investment advice. Whether a specific lot can hold three, four, or five units depends on the municipality's zoning, lot dimensions, lane access, permits and a site-specific review; mortgage eligibility, down payment and rental-income treatment are set by the lender and CMHC and confirmed by a CMHC-approved mortgage professional. Owner-occupied financing requires you to occupy one unit. Figures are illustrative and not a guarantee of financing, cost, income, or return. Not intended to solicit properties currently listed for sale or buyers/sellers already under contract with a brokerage.