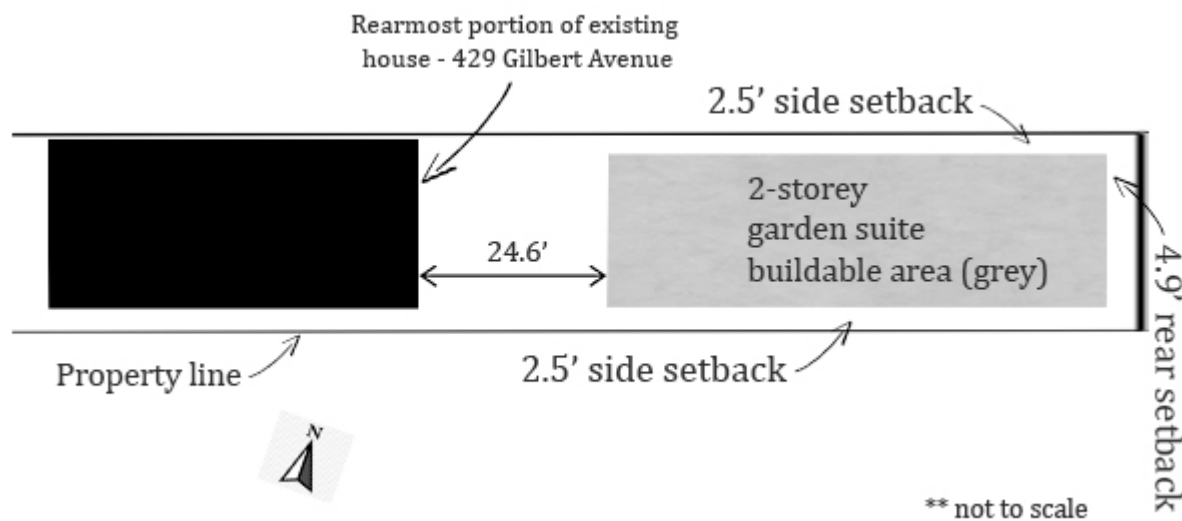


September 16, 2026

This letter will confirm that the property located at 429 Gilbert Avenue 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 in September, 2026 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 2-storey build appears to be 1,291 square feet total (over two floors, main plus upper). This is the largest build allowable for *any* property under the program.



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

The “buildable area” (grey in the diagram above) at 429 Gilbert Avenue grants a very wide variety of placement options and footprint designs, even 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.



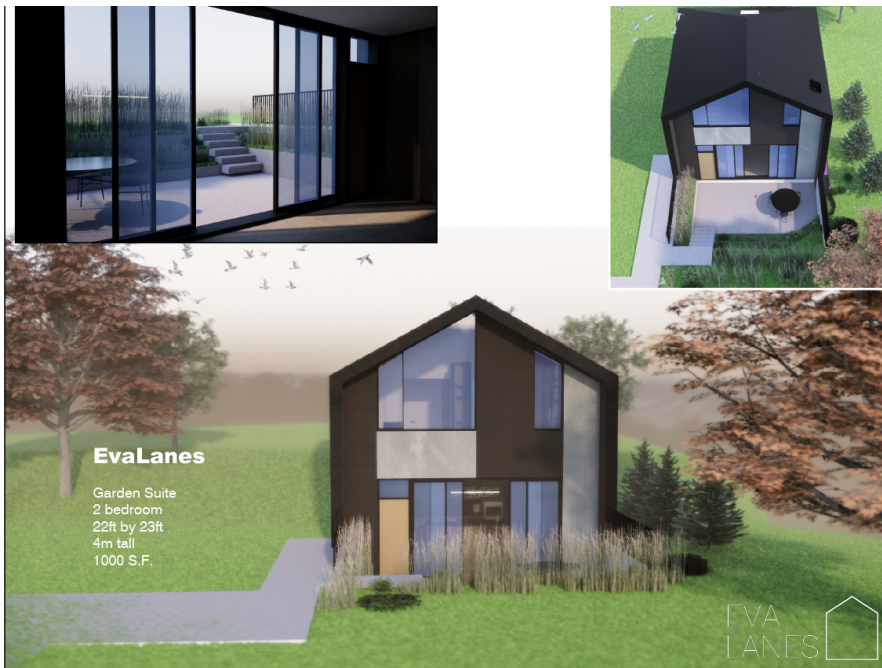
Garden suite from [Suite Additions](https://www.suiteadditions.com).

The new garden suites program from the City of Toronto allows qualifying property owners to construct a garden suite “as of right” on their property, with simple building permit application and no political approval or committee of adjustment approval required. In most cases, no variances are required and no appeals or “neighbour vetoes” are permitted. The city also waives development cost charges.

The new building is a mostly-autonomous auxiliary dwelling unit, up to 6.3m (20.66 feet) tall (or 4m/13.1 feet for a recessed build), that cannot be legally severed from the main property, but is permitted a wide variety of uses, including as a revenue-producing (rental) unit. Where practical, some will have optional indoor vehicle parking.

The new garden suite regulations received political approval at Toronto City Hall on February 2, 2022, and on July 4, 2022 emerged successfully from an appeal process that had delayed the implementation slightly.

The program is now in full effect, and applications for the program are being accepted at City Hall, and the city has received just over 1,500 applications, as of late-August, 2026. Over 700 builds are underway, and nearly 500 are already complete.



Recessed garden suite from Eva Lanes - www.evalanes.com

We maintain a sortable list of current Toronto garden suite permit applications at www.gardensuitelist.com.

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 as of right using the current walls and height. The "how to" is beyond the scope of this report, but the current setting, exterior doors, and setbacks from property edges means it might be quite feasible to convert to up to four units.

SECTION B

Gilbert Ave.

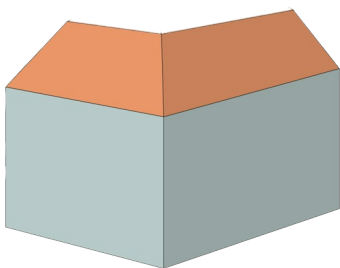
2, 3 or 4-plex (or possible 5/6-plex)
buildable area (green)

Buildable or expansion area - main structure

This property is located in a residential area with a limited number of zoning restrictions (RM - residential multi), and permitted uses include single family dwelling, or a 2, 3 or 4-plex, or even an apartment building, 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 11m, and no lot 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, site coverage and setback rules) - three above grade and one recessed - for a total of perhaps ~4,260 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 (0.8) and/or the maximum building size and/or site coverage limit to about 2,130 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 11m, and no more than three storeys over any basement.

It should be noted that building walls for a 2, 3, 4-plex do have a complex formula for maximums of near 8.5m in height here, so the uppermost (4th) floor may have to be at least partly 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.



NEW** 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. 429 Gilbert Avenue is in a ward where this approval was granted (Ward 9 - Davenport), and it is expected that many other wards will enter the program in coming years. The expansion to allowances for 5 and 6-plexes in nine wards is underway, and applications are being accepted. So now, the notes for both a conversion or new build above do apply to a 5 or 6-plex here, and there is now 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 now.

SECTION C

Building to the maximum inside the green area on the site diagram above, leaves room for a garden suite in the rear 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 Gilbert Avenue. 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.

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, four, five or six units, or for the seventh 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 adjustment in 2026. 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 429 Gilbert Avenue in particular, or the garden suites or EHON regulations in general, please feel free to contact me any time, or visit our website, particularly under the “garden suites” menu tab.

Martin Steele

Laneway Housing Advisors - www.lanewayhousingadvisors.com

#1801-1 Yonge Street - Toronto, ON M5E 1W7

DIRECT 24/7: 647.847.8128

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