

# Welcome to Unlocking the Potential<sup>+</sup> of multiplex in GTA



Opportunities for Realtors, Investors, and Homeowners

PRESENTED BY

1/4

MEHDI HOSSEINI

DESIGN STUDIO

Architectural + Interiors



Expert Architectural & Interior Design Solutions

# Introduction + About Me

- - Architectural Technology (George Brown College)/  
Environmental Design (OCAD U)/ Industrial Engineering (Azad U)
- - 20<sup>+</sup> years designing & building 200<sup>+</sup> custom homes
- - AutoCAD instructor at OCAD U
- - Licenses: BCIN + Tarion + HCRA + OREA
- - Services: Design, Planning, Committee of Adjustment,  
Permit approval, Project management
- - Ai architectural and interior expert



# Market + Challenges

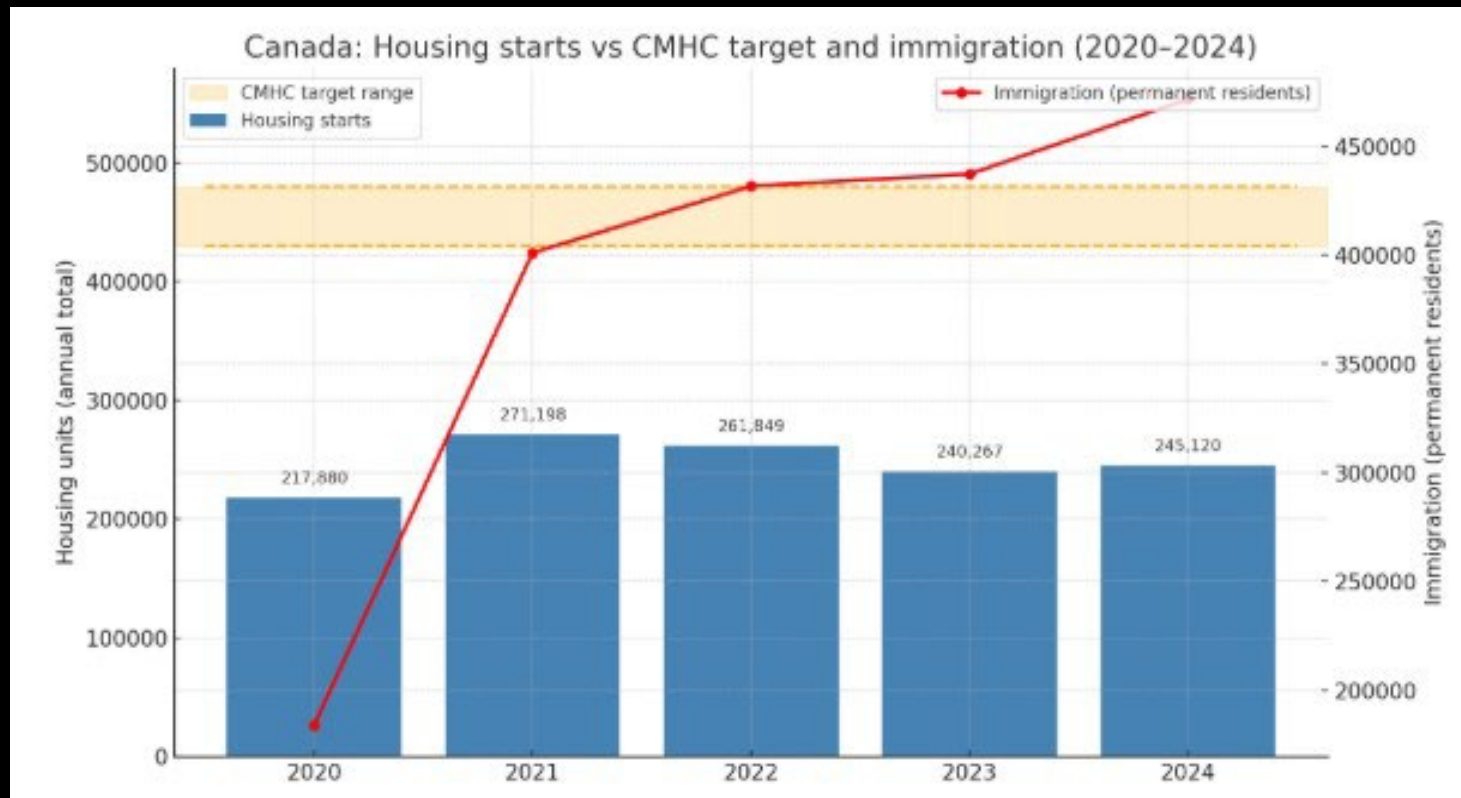
- - Current construction market downturn
- - Permit delays & zoning complexity
- - Rising material costs





# Market + Challenges

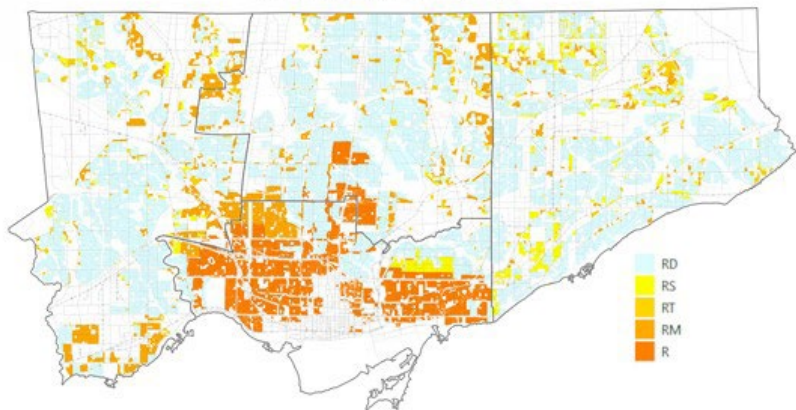
- - We supply less than 50% of the CMHC targets now.
- - Population keep growing = more demand



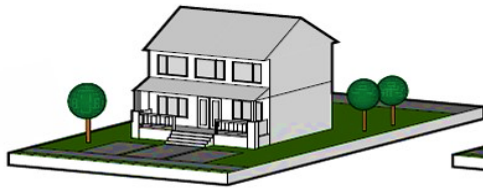
# Housing Landscape in Toronto + GTA

- • Ongoing housing shortage & affordability crisis
- • Strong population growth through immigration
- • Recent municipal approvals: Multiplex zoning citywide in Toronto
- • Increased density = more housing supply opportunities with municipal services
- Growing up instead of growing out

Residential Zones



# The New 5+Plex Approval



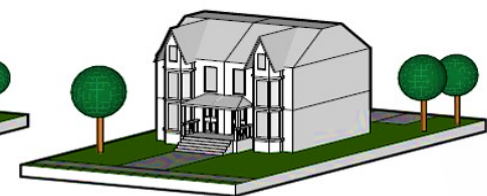
Duplex



Triplex

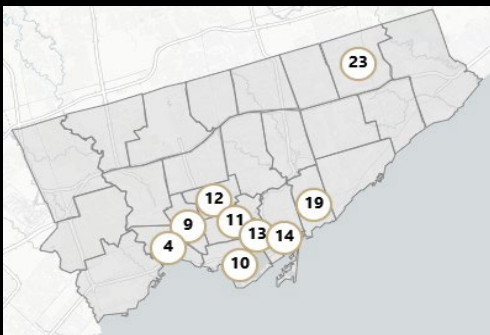


Fourplex



Sixplex

- • Toronto now allows up to 6 units on most residential lots
- • Applies citywide in low-rise neighborhoods
- • Opportunities on 35'–50' lots
- • Each lot subject to zoning & building code requirements



Ward 23, Scarborough North.  
Ward 4, Parkdale-High Park.  
Ward 9, Davenport.  
Ward 10, Spadina-Fort York.  
Ward 11, University-Rosedale.

Ward 12, Toronto-St. Paul's.  
Ward 13, Toronto Centre.  
Ward 14, Toronto-Danforth.  
Ward 19, Beaches-East York.

# Why Build a 5+Plex or 6-Plex?

- For Homeowners & Investors:
  - Rental income increases significantly
  - Adds long-term property value
  - Diversified rental risk
  - Live in one unit, rent others
- For Realtors & Brokers:
  - Unique investment opportunities
  - Unlock hidden value in lots
  - Stand-out listings



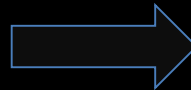


# Design + Build Considerations

- • OBC compliance: 3 storeys, 600 m<sup>2</sup> max
- • Parking, setbacks, and fire separation considerations
- • Cost range: \$250-\$350 /sqf
- Construction Time 1 to 1.5 years
- • Financing: refinancing, CMHC programs, investor partnerships
- MLI select upto 95% & upto 50 years Amortization.

# Case+Study: Transforming a 35' Lot

- • Example: Convert bungalow into 6-plex
- • Before & after visuals
- • Potential rental income vs single-family
- • Demonstrates ROI potential



45 Four Oaks Gate Toronto, East York

**BEFORE**

**AFTER+**

# Case+Study: drawings

## Sixplex Design Testing on Low-Rise Detached Box on a Mid-Width Lot



Lot Width: 10.0 m

Lot Depth: 33.9 m

- Does not require building length permissions for more than 17m

3 Storeys

1 Larger Unit: 107 m<sup>2</sup>

- Average Unit Approximately 50 m<sup>2</sup>
- 2 Parking Spaces on site in backyard

## 6-Unit Schematic in Mid-Width Lot Context

Section Cut



Floor Plans



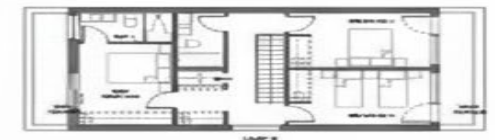
Basement Floor Plan (Enlarged) | Unit 1 & 2



Ground Floor Plan | Unit 2 & 3



2<sup>nd</sup> Floor Plan (Enlarged) | Unit 5 & 6



3<sup>rd</sup> Floor Plan (Enlarged) | Unit 6 Cont.

# Case+Study: drawings



## Unit Summary

Number of Units	6
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Number of Storeys	3
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Unit 1 (**U1**): 2 Bedroom, 1 Bathroom  
Unit 2 (**U2**): 1 Bedroom, 1 Bathroom, \*  
Unit 2-Alt (**U2a**): 1 Bedroom, 1 Bathroom, \*\*  
Unit 3 (**U3**): 2 Bedroom, 1 Bathroom  
Unit 4 (**U4**): 2 Bedroom, 1 Bathroom  
Unit 5 (**U5**): 2 Bedroom, 1 Bathroom  
Unit 6 (**U6**): 2 Bedroom, 1 Bathroom

## Building Summary

Building Footprint	152.0 sq. m [1,636 sq. ft]
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Building Height (Roof Peak)	10.65 m [34 ft. 11 in.]
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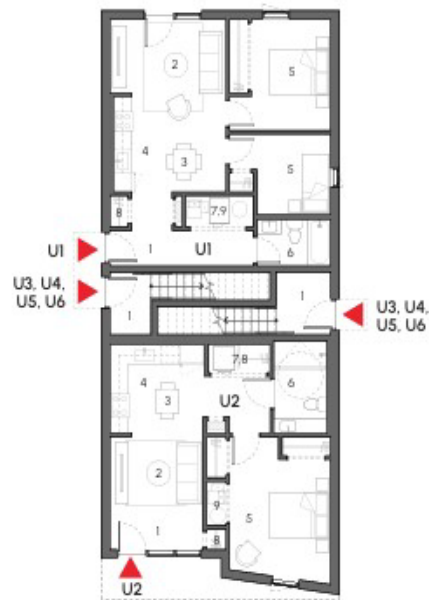
Building Height (Midpoint of Slope)	9.4 m [30 ft. 10 in.]
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Building Width	8.0 m [26 ft. 3 in.]
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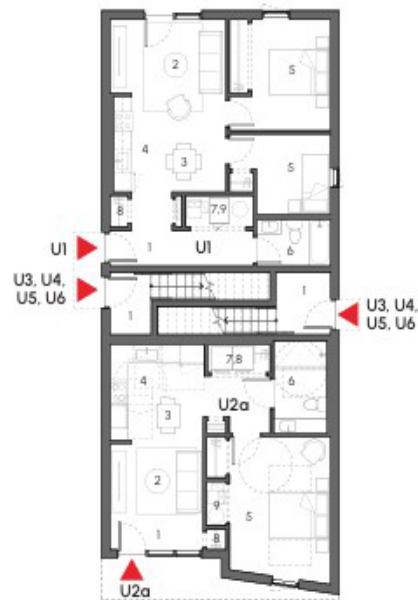
Building Depth	19.0 m [62 ft. 4 in.]
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# Case+Study: drawings



Ground Floor



Ground Floor - Enhanced Accessible (U2a)

## Legend:

- |           |             |               |                   |
|-----------|-------------|---------------|-------------------|
| 1. Entry  | 4. Kitchen  | 7. Laundry    | 10. Terrace/Patio |
| 2. Living | 5. Bedroom  | 8. Storage    | 11. N/A           |
| 3. Dining | 6. Washroom | 9. Mechanical |                   |

0 1 2 5m 0 3 6 10ft



Second Floor



Third Floor

## Legend:

- |           |             |               |                   |
|-----------|-------------|---------------|-------------------|
| 1. Entry  | 4. Kitchen  | 7. Laundry    | 10. Terrace/Patio |
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0 1 2 5m 0 3 6 10ft

# Case+Study: Calculation 6 plex

<u>Category</u>	<u>Amount (CAD)</u>
<b>Total Cost</b>	2,390,000
CMHC Loan (95%)	2,270,500
Equity	119,500
<b>Gross Rent (yr)</b>	167,760
Opex (35%)	-58,716
<b>NOI</b>	109,044
Debt Service (3%, 50 yrs)	-87,780
<b>Cash Flow</b>	<b>+21,264</b>
Cash-on-Cash (Year 1)**	$21,264 \div 119,500 \approx 17.8\%$

# Case+Study: Calculation SFD

Item	Annual Amount
Gross Rental Income	\$34,200
Mortgage Payments	\$63,672
Maintenance (1%)	\$12,000
Property Tax (0.8%)	\$9,600
Insurance	\$1,800
Reno Amortization	\$10,000
Total Expenses	\$33,400
Net Income	-\$62,872

# Challenges + Solutions

- • Permit delays → handled by experienced designer
- • Rising construction costs → phased design/build
- • Market downturn → long-term rental demand stable
- • Zoning complexities → managed through expertise



# Call to Action +

- • Now is the time to explore multiplex development!
- • Realtors: guide your clients into high-value opportunities FREE CONSULTATION AND SITE ANALYSIS
- • Investors & homeowners: maximize property ROI

# Call to Action +



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# +REFERENCES

- [Toronto's Nine-Ward Sixplex Loophole: Map & Timeline Guide](#)
- [Expanding Multiplex Permissions: Sixplexes Citywide Study](#)
- [Toronto's Nine-Ward Sixplex Loophole: Map & Timeline Guide](#)
- <https://www.housingcatalogue.cmhc-schl.gc.ca/designs?type=703cb824-682f-40e2-9f44-a5298cf26c0b&sortOrder=A-Z>