

Max Your Lot: Fourplex + Garden Suite Explained

Fourplex + Garden Suite: Can You Build 5 Units on 1 Lot?

Double the units, double the fun? Combining a fourplex with a garden suite (detached ADU) can skyrocket your rental yield, but it also creates a regulatory puzzle.



Bill 23 allowed more accessory units, yet local rules still bite. Here are the top tips:

Zoning Limit

*Ontario now generally permits up to 4 units per lot,
But most cities still cap it there.*

- Adding a 5th unit (like a laneway or garden suite behind a fourplex) usually exceeds the density limit.
- You'll likely need a zoning variance or even an official plan amendment — so don't skip that check.

TRIPLE CHECK before proceeding or running your numbers!

Lot Coverage & Size

A garden suite has strict size caps:

- Fire Code limit: Maximum 75 m² (800sqft) or 90% of the main floor, whichever is smaller (*applies to 2–3 bedroom units*)
- City bylaws add more rules: Local rules may further restrict lot coverage, especially when stacking multiple units. Sometimes unfinished basements count as floor area, thus causing issues with the MAX area requirement.
- Backyard room is tight: Double-check yard setbacks and total building coverage before finalizing your design

Separate Systems

Think of the garden suite as its mini-house:

- Dedicated setup: Must have its address, kitchen, HVAC, and parking space
- Fire safety first requires fire separation from the main home (*especially if above grade*)
- Plumbing alert: If you're planning a basement laundry or kitchen, don't forget a backwater valve.