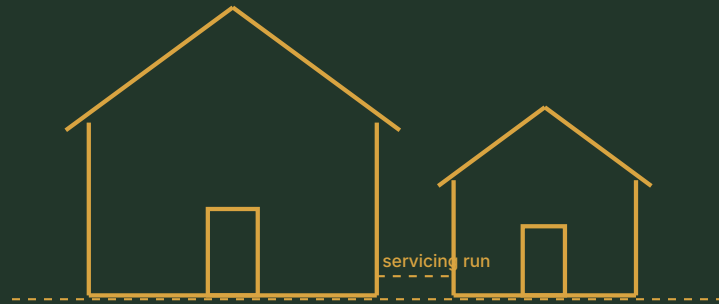




Ontario Garden Suite Planning Kit

2026 Edition

Is it allowed on your lot, what it really costs, how the permit works, where the money is, and how to hire a builder without getting burned. Written by Ontario builders, for one homeowner: you.

INSIDE

- 8 chapters, plain English
- Line-by-line 2026 budget
- Zoning desk phone script
- 20 questions for builders
- Payment schedule with holdback
- 4 printable checklists

PLANNING KIT 2026

Before You Start

How to use this kit, and the fine print we have to put somewhere you will actually see it.

Let us set expectations down honestly. A garden suite is a real house. It is just a small one, built in a back yard, with all the same rules, inspections and bills as a big one. Most of the people who get burned on these projects did not get burned by the building. They got burned by something nobody priced: a 35 metre sewer trench, a septic bed that was already full, a grant that needed approval before the shovel went in.

This kit is the order we would do things in if it were our own lot. Read Chapter 1 before you talk to anyone who wants a deposit. Type every quote into the Budget Workbook (the Excel file that came with this guide) as it arrives: it has a budget, a 3-builder quote comparison, a rental cash flow and a timeline. Print the Chapter 8 checklists and take them to meetings. They are meant to get coffee rings.

The 2026 Cost Standard Used in This Kit

Every dollar figure in this kit is built around one benchmark so the chapters agree with each other and with the workbook:

A typical one-bedroom garden suite, about 500 sq ft

About \$185,000 to \$235,000 all-in in 2026 in Simcoe County and most of Ontario outside Toronto, including HST. That works out to roughly **\$340 to \$490 per square foot all-in**. Toronto runs roughly 20% higher.

Rural lots: septic work adds **\$15,000 to \$45,000 or more** on top. Permit drawings run about **\$2,000 to \$5,000**. The federal Multigenerational Home Renovation Tax Credit is worth **up to \$7,000 for 2026**.

These are builder estimates for planning, not quotes. Plan for the middle of the range and be pleasantly surprised, rather than the bottom and be the other kind. The other kind is more common.

Disclaimer: Please Read This Part

General information only. This kit explains how garden suite rules, costs, taxes and programs generally work in Ontario as of October 2026. It is not legal advice, tax advice, financial advice, engineering or design advice, and it is not a substitute for your town's zoning by-law, the Ontario Building Code or a qualified professional who has looked at your property.

Confirm with your town. Zoning numbers, fees, grant programs and deadlines change, sometimes mid-year. Before you spend money or sign anything, confirm the rules for your specific lot with your municipality's zoning and building departments, and confirm tax and HST questions with the CRA or a tax professional.

Costs are estimates. Dollar ranges are builder estimates for planning purposes. They are not a quote and not a promise. Get written quotes for your own project.

For personal use. This kit is licensed to the buyer for their own project. Please do not resell or post it. If a friend needs one, it costs less than a tank of gas.

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CHAPTER 1

Is It Allowed on My Lot?

How to check your town, the names towns use, what the province already guarantees, and what to ask the zoning desk.

Short answer for most people on city water and sewer: yes, probably. Ontario law now lets most serviced urban lots have a garden suite without rezoning. The real question is whether your particular lot can meet your town's numbers for size, height, setbacks and fire access, and whether the pipes can get there.

THE BASELINE

The Provincial Floor (What Your Town Cannot Take Away)

Three pieces of provincial law sit under every town's zoning by-law. Your town can be more generous than these. On these points it cannot be stingier.

1. Bill 23 (2022): three units as of right

Since November 28, 2022, the Planning Act allows up to three residential units on a lot where a house is permitted, **in a settlement area on full municipal water and sewer**. That can be three units in the house, or two in the house plus one in an ancillary building. That ancillary building is your garden suite. No rezoning, no Committee of Adjustment, as long as you meet the by-law's other numbers.

The same law says a town cannot set a minimum unit size for these units, cannot require more than one parking space per additional unit, and exempts a second unit in an ancillary building from development charges and parkland fees where the main house has no more than two units. School board charges can still show up in some towns. Ask.

2. O. Reg. 299/19, as amended by O. Reg. 462/24

In late 2024 the province overrode several by-law rules that used to kill garden suites on urban residential land that allows three units:

- Angular plane rules and floor space index (FSI) limits do not apply to these parcels.
- Lot coverage of at least 45% for all buildings combined must be allowed.
- ARU-specific minimum lot sizes are overridden.
- A town cannot require more than 4 m of separation between the house and the garden suite.

3. The 2025 setback wiggle room

After Bill 17 (2025), being within 10% of a required setback can proceed without a minor variance on most urban residential land outside the Greenbelt (not hazard lands, shorelines or next to rail). Ten percent of a 1.5 m setback is 15 cm. Helpful, not magic. Ask your building department whether they apply it before you count on it.

What the province did NOT override

Fire department access. Building Code spatial separation (how much window you can have near a lot line). Tree protection by-laws. Conservation authority permits. Heritage designations. Servicing capacity. Grading and drainage. Your town's height and setback numbers. **These are where garden suites actually fail.** And none of the 2024 relief applies to rural lots or to settlements without full municipal water and sewer.

WELL AND SEPTIC

Rural Lots Play by Different Rules

If you are on a private well and septic, or outside a settlement area, the three-unit rule above does not automatically apply. Many townships and counties now permit an additional residential unit in their official plan and zoning by-law anyway, often with extra conditions: the suite must be within 30 or 40 m of the house, share the driveway, and prove the septic and well can handle it.

Where the zoning does not permit a permanent second unit, the older route is a **temporary garden suite** under a temporary use by-law. The Planning Act allows a municipality to pass one for a garden suite for up to 20 years, with extensions possible. Expect a removal agreement, sometimes a cash or letter-of-credit security, and in some places the approval is tied to the person who lives there. Read it carefully before you build something you cannot move.

SEARCH YOUR TOWN'S WEBSITE FOR ALL OF THESE

Same Building, Many Names

If you search your town's website for "garden suite" and find nothing, it does not mean your town bans them. It may just call them something else. Half the confusion in this business is vocabulary.

Term	What it usually means	Examples of towns that use it
Garden suite	Detached unit in the back yard, not on a lane. Many townships use it for a temporary rural unit	Toronto, Mississauga, Brampton, many rural townships
Laneway suite	Detached unit facing a public lane	Toronto
Coach house	Detached secondary dwelling, sometimes over a garage	Ottawa, Barrie (by-law wording)
ARU (Additional Residential Unit)	The provincial term for the 2nd or 3rd unit, inside or detached	Barrie, Burlington, Milton, Newmarket, Richmond Hill, Cambridge
ADU (Additional Dwelling Unit)	Same idea; a "detached ADU" is a garden suite	Kitchener, Windsor, Whitby, Guelph, Hamilton, North Bay
Second residential unit / secondary dwelling unit	Older provincial wording	Kingston, Sarnia, Ottawa (coach house wording)
Granny flat / granny pod	Not a legal term anywhere in Ontario	Nobody official. Everybody at the coffee shop

Last checked October 2026 against municipal ARU, ADU and garden suite pages. Wording changes when by-laws are updated.

FIVE STEPS

How to Check Your Town in an Evening

1. **Find your zone.** Most towns have an online zoning map or property lookup. Type your address and write down the zone code (R1, R2, RU and so on). If there is no map, the zoning by-law has schedules at the back.
2. **Find the right section.** Open the zoning by-law and search for every name in the table above. The rules for detached units are usually in a general provisions section, not in your zone's page.
3. **Write down the numbers.** Maximum floor area or footprint, maximum height and how height is measured, setbacks from rear and side lot lines, separation from the house, lot coverage, parking, and any path or fire access width.
4. **Check the overlays.** Conservation authority regulation mapping (creeks, slopes, shoreline, wetlands), heritage districts, tree by-laws, and any site plan control area. Each one is its own permit.
5. **Call or email the zoning desk** with the script below. Get the answer in writing if you can, and write down the name of the department, the date and the reference number.

Use the free Rules Checker first

Our free Rules Checker at gardensuiteontario.com/garden-suite-rules-checker/ pulls together the published numbers we have checked for many Ontario towns. It is a head start, not a ruling. Your town's by-law and staff have the last word.

COPY IT, FILL IT IN, READ IT OUT

The Zoning Desk Script

Zoning staff are busy and they answer the question you ask, not the one you meant. Vague questions get vague answers. Have your address, your lot dimensions and a rough sketch ready, then ask these in order:

1. *"I am at [address], zone [code]. I want to build a detached additional residential unit in the back yard. Is that permitted in my zone?"*
2. *"What is the maximum floor area or footprint, and is it limited by the size of the main house?"*
3. *"What is the maximum height, and how does your by-law measure it? From average grade, established grade, or finished grade? To the peak or the midpoint of the roof?"*
4. *"What are the minimum setbacks from the rear and side lot lines, and do they change if the wall has windows or doors?"*
5. *"What separation do you require between the house and the suite?"*
6. *"What is the required path to the suite for fire access: width, clear height and maximum distance from the street?"*
7. *"Is my property in a conservation authority regulated area, a heritage district, or a site plan control area?"*
8. *"Does the town require a separate planning review, zoning certificate or registration for the unit? What are the fees?"*
9. *"Will the suite connect to services through the main house, and are there any connection or capacity fees?"*
(Rural: *"What do you need to show the septic and well can handle it?"*)
10. *"Are there any development charges, including school board charges, on this unit?"*
11. *"Are there any current grants, fee rebates or forgivable loans for additional units in this town or county?"*

12. *"Can you confirm this by email, and is there a pre-consultation meeting I should book?"*

Rule of thumb

If the person on the phone gives you a number, ask which section of the by-law it comes from. A section number is something you can check. "Should be fine" is not.

REAL-WORLD KILLERS

Where Lots Fail (and Why Nobody Tells You Early)

1. **Fire access.** Toronto, for example, wants a path generally 1.0 m wide and 2.1 m high, with the suite entrance no more than 45 m from the street, or extra measures such as sprinklers beyond that. A side yard with an air conditioner in it is not a 1.0 m path.
2. **Setbacks measured from the wrong line.** Setbacks run from the legal property line, not the fence your neighbour put up in 1987. Get a current survey.
3. **Height on a sloped yard.** Every by-law defines height from a specific grade to a specific point on the roof. Read the definition, not just the number.
4. **Windows near the lot line.** The Building Code limits glass on walls close to property lines. Tuck the suite into the corner and the nice big window may not be allowed.
5. **Trees.** Many cities protect large trees, including your neighbour's, and the root zone counts. The best spot is often right under the biggest one.
6. **Water.** Floodplain, shoreline, slope or wetland mapping means a conservation authority permit, and sometimes a no.
7. **Pipes.** If the sewer cannot get from the suite back to the house by gravity, you need a pump. If the septic is full, you need a new one. Chapter 3 covers this.

CHAPTER 2

The Real Budget

A line-by-line budget for a typical one-bedroom suite, the items quotes leave out, and where budgets go sideways.

A garden suite costs about what a small, well-built house costs, minus the land, plus the hassle of building it behind another house. The number that matters is the all-in number: drawings, permits, servicing, the building, the finishes and the tax. Anything less is a price, not a budget.

TYPICAL ONE-BEDROOM, ABOUT 500 SQ FT

The 2026 Benchmark

Where	All-in range (incl. HST)	Per sq ft all-in	Notes
Simcoe County and most of Ontario outside Toronto	\$185,000 to \$235,000	\$340 to \$490	Municipal services, slab or frost wall foundation, mid-grade finishes
Toronto	Roughly 20% higher: about \$222,000 to \$282,000	Roughly \$410 to \$590	Tight access, more hand work, higher trade rates
Rural lot on well and septic	Benchmark plus \$15,000 to \$45,000+ for septic	Varies	Plus well testing; longer runs are common

Builder estimate, 2026, Ontario. Small buildings cost more per square foot than big ones, because the kitchen, bathroom, permit and servicing cost the same whether the suite is 400 or 800 sq ft.

THE SAME LINES AS THE WORKBOOK

Line-by-Line Budget

These lines are in the same order as the Budget sheet in the workbook, so you can type quotes straight in beside them. Ranges are before HST. The low and high columns are not meant to be added up as if every line lands high at once. They usually do not. Some always do.

Line item	Low	High	Notes
Design and permit drawings	\$2,000	\$5,000	BCIN designer or architect. Pre-approved plans can lower it
Survey, site plan, grading plan	\$1,500	\$3,000	A current survey saves more than it costs
Heat loss, HVAC design, energy summary	\$500	\$1,200	Required with the permit in most towns
Permit, registration and connection fees	\$1,500	\$3,500	Varies widely by town; check rebates
Site prep, tree work, excavation, access	\$4,000	\$6,500	Narrow side yard means small machines and more hours

Line item	Low	High	Notes
Foundation (insulated slab or frost wall)	\$15,000	\$19,000	Frost depth around 1.2 m in most of southern Ontario
Framing, sheathing, roof trusses	\$18,000	\$21,000	Lumber pricing moves; ask how long a quote holds
Roofing, windows, exterior doors	\$11,000	\$13,500	Windows near lot lines may need to shrink
Siding, soffit, fascia, eavestrough	\$8,000	\$9,500	Matching the main house costs more
Insulation and air barrier	\$4,000	\$5,000	Must match the energy compliance path on the drawings
Plumbing in the suite	\$8,000	\$9,000	Rough-in and fixtures; water heater
Electrical in the suite	\$7,000	\$8,000	Sub-panel, wiring, fixtures, smoke and CO alarms; ESA permit
Heating, cooling and ventilation	\$8,000	\$10,000	Cold-climate heat pump plus HRV or ERV is typical
Drywall, taping, paint	\$8,000	\$9,000	
Flooring, interior doors, trim	\$6,000	\$7,000	
Kitchen: cabinets, counter, sink	\$7,000	\$9,000	A small kitchen still needs every trade
Bathroom: fixtures, shower, tile	\$5,500	\$6,500	Barrier-free shower adds cost and is worth it for parents
Appliances	\$3,000	\$4,000	Compact or apartment-size
Servicing: water, sewer, hydro trench, restoration	\$15,000	\$25,000	Short city run. Long runs reach \$45,000. See Chapter 3
Landing, walkway, final grading, sod	\$3,500	\$4,500	The fire access path is part of this
Builder overhead, supervision, insurance, profit	\$27,500	\$29,000	Usually 15% to 20%. Not a dirty word; it pays for the person answering the phone
Subtotal before HST	\$164,000	\$208,200	
HST at 13%	\$21,320	\$27,066	Paid on the building contract and materials
All-in, including HST	\$185,320	\$235,266	Matches the 2026 benchmark

Builder estimate, 2026, one-bedroom of about 500 sq ft on a serviced lot outside Toronto. Not a quote. Rural septic, long servicing runs, a pump, a panel upgrade, a minor variance and furniture are not in these lines.

Then add a 10% contingency, and do not spend it

On top of the all-in number, keep 10% in reserve, about \$18,500 to \$23,500 on the benchmark suite. It is for the rock nobody saw or the old sewer lateral that collapses. If you finish without touching it, buy something nice. It happens. Not often.

READ EVERY EXCLUSION LINE

What Quotes Usually Leave Out

A prefab ad that says "from \$85,000" is the price of a building sitting on a truck. A quote that looks \$40,000 cheaper usually has \$40,000 of exclusions:

Often excluded	Typical cost	Why it matters
Servicing beyond 15 m, or through a driveway or patio	\$10,000 to \$20,000 extra	Distance and what you dig through drive the bill
Sewage ejector or grinder pump	\$4,000 to \$9,000	Needed when the suite sits too low to drain to the house
Electrical service upgrade at the house (100 A to 200 A)	\$3,000 to \$10,000	Older houses often cannot feed two households
Rural septic: capacity check to a new system	\$15,000 to \$45,000+	A second kitchen and bathroom raise the design flow
Minor variance, if you miss a number	Roughly \$5,000 to \$15,000 and 3 to 6 months	Fees, drawings, sometimes a planner
Crane or special delivery (prefab and modular)	Ask for a number	Power lines and narrow side yards
Tree protection, arborist report	A few hundred to a few thousand	Some cities need it before the permit
Road damage deposit, curb cut, hoarding	Varies by town	Some towns hold a deposit until the end
Landscaping beyond sod; fencing; privacy screening	Your call	Tenants and neighbours both notice
Financing costs: CMHC premium, appraisal, legal	Five figures is possible on high LTV	Chapter 5

Builder estimates, 2026, Ontario. Minor variance range from a 2026 Ontario industry source; confirm fees with your Committee of Adjustment.

FIVE WAYS WE SEE IT HAPPEN

Where Budgets Go Sideways

1. **Picking the spot before finding the drain.** The far corner of the yard is lovely. It is also 35 m of trench from the sewer. Find out where the house drain leaves the building first.
2. **Buying the prefab before pricing the site.** The factory price is fixed. Your foundation, crane, trench and permit are not.
3. **Comparing quotes with different scopes.** One includes servicing and HST, one does not. Use the Quote Comparison sheet.
4. **Forgetting the HST self-supply rule on a rental.** On a detached suite built to rent, the CRA can charge HST on fair market value when the first tenant moves in. Chapter 5.
5. **Starting work before the grant or loan is approved.** Almost every program refuses work done before approval. Your shovel is not eligible.

CHAPTER 3

Servicing and Septic

Water, sewer, hydro and heat: the half of the budget that lives underground, and what changes on a rural lot.

Two neighbours can buy the exact same suite and end up \$30,000 apart. The box is the same. What is different is the dirt between the box and the house. On a city lot, plan on roughly \$15,000 to \$45,000 for servicing. On a rural lot with septic work, it can be double that.

MUNICIPAL WATER AND SEWER

City Lots: Fed From the House

Most cities expect the suite to be fed from the main house, not from the street. Toronto's garden suite guidance says utilities such as water supply and sanitary pipes are intended to connect from the primary dwelling, and Kitchener allows one set of service connections per lot. So the distance from your house's sewer exit to the suite is the number that drives the bill.

Item	Typical range	What moves it
Excavation and underground water and sewer	\$12,000 to \$22,000	Run length, depth, rock, interlock or driveway in the way
Electrical feed and utility work	\$6,000 to \$12,000	Feeder size, trench length, sub-panel in the suite
Service upgrade at the house	\$3,000 to \$10,000	100 A to 200 A, meter base, old panel replacement
Utility connection fees	\$3,000 to \$12,000	Some towns charge little for a tee-off; some charge more
Sewage ejector or grinder pump	\$4,000 to \$9,000	Only when the suite cannot drain by gravity
Camera inspection of the old sewer lateral	\$250 to \$600	Cheap insurance on a 60-year-old clay pipe
Gas line (optional)	\$2,500 to \$6,000	Many suites skip gas and go all-electric with a heat pump
Restoration: sod, interlock, fence, gardens	\$2,000 to \$10,000+	Whatever sits on the trench line

Builder estimates, 2026, Ontario. Do not add every line: a short run with gravity fall and a 200 A panel already in place hits only a few of them.

Sewer only works downhill

Water is the easy half. A water line can go uphill, downhill or around a tree, as long as it is buried deep enough not to freeze. Your town's standard sets the depth. Sewer is the hard half. Plumbers generally want about a 2% fall, a quarter inch per foot. Over a 30 m run, that is 60 cm of drop from the suite floor to where the pipe meets the house drain. Plenty of back yards do not have it.

No fall means a pump in the suite. It works. It also needs power, an alarm and an occasional service call, and it is one more thing to break at 2 a.m. on a long weekend. We would rather move the suite or raise its floor than add

a pump, when zoning allows.

Pipes under the other unit

The Ontario Building Code does not let plumbing serving one dwelling unit run in or under another unit except in accessible spaces. In plain English, the suite's water and drain cannot just be buried under the main house's slab and forgotten. Ask the plumbing inspector how they want it routed before the trench goes in.

Is your panel big enough for two households?

Plenty of older Ontario houses still run on a 100 A service. Add a second kitchen, a second water heater, a heat pump and a dryer, and the electrician's load calculation may say no. If the service has to grow, your local utility gets involved, and utility appointments do not move at your speed. Electrical work needs an ESA permit and inspection. Separate hydro meters for the suite are not a given; ask your local utility before you promise a tenant their own bill. Most suites skip gas and use a cold-climate heat pump; the permit needs a matching heat loss and HVAC design, which OntarioHeatLoss.ca provides BCIN-stamped.

While the trench is open, add a spare conduit for internet. It costs a couple of hundred dollars now and saves digging the yard twice.

PRIVATE SERVICES

Rural Lots: Septic and Well

A garden suite adds a kitchen, a bathroom and usually a bedroom. Under Part 8 of the Ontario Building Code, the septic design flow is based on what the property has, so adding a unit usually raises it. That means one of three things:

1. **Your existing system has the capacity** and is in good shape. You still need a designer and the approving authority to confirm it on paper.
2. **The system needs work:** a bigger tank, more bed, or replacement of a tired bed. Often \$15,000 to \$30,000.
3. **You need a new or second system**, sometimes a raised bed or tertiary treatment on tight or poor soil. \$30,000 to \$45,000 or more.

The sewage system permit is separate from the building permit, and who issues it depends on where you live: the municipality, the local health unit, or a conservation authority. The design must come from a person qualified for on-site sewage systems. We do not design septic systems. That work goes through our partner, SepticReplacement.ca.

The well

Expect to show that the well can supply both units, in quantity and quality. Some townships want a water adequacy letter or pump test; some rural areas want a hydrogeological study before larger lots on private services can add a unit. Ottawa, for one, has required site plan control and water studies for coach houses on private services. Budget a flow test and a lab sample at minimum, and ask the township what they need before you design.

The rural trap

People price the suite, get excited, then discover the septic bed is old, undersized, or sitting where the suite was going to go. Find your septic tank and bed, and get the system assessed, **before** you choose the suite location. The bed and its reserve area are not negotiable space.

CHAPTER 4

Plans and Permits, Step by Step

The documents you need, who does what, how long it really takes, and what inspectors check.

Every garden suite in Ontario needs a building permit from your local municipality. The permit fee is usually the smallest number in the project. The drawings, the site plan and getting the application complete are where the time goes. The province's target for a house-type permit is a decision within 10 business days, but that clock starts only when the application is complete.

THE CAST

Who Does What

Who	What they do	You need them when
You (the owner)	Decide what you want, hire the team, sign the application, pay fees, keep the paperwork	Always. Nobody else will chase the details like you
BCIN designer or architect	Permit drawings: site plan, floor plans, elevations, sections, details. Signs Schedule 1	Before submission. Check the provincial BCIN registry
Ontario Land Surveyor	Current survey of property lines; sometimes the grading plan	Before design. Brampton requires a legal survey
Heat loss / HVAC designer (BCIN)	Room-by-room heat loss, equipment and duct or heat pump design	With the permit submission
Engineer	Structure outside normal Part 9 tables, some grading plans, unusual foundations	When the design or site calls for it
Septic designer (rural)	Assess existing system; design upgrade or new system	Before you fix the suite location
Town planning / zoning	Confirm zoning; in some towns a planning review comes first	Before and during the permit
Town building department	Reviews drawings against the Building Code, issues the permit, inspects	Submission to final inspection
Conservation authority	Permit for regulated areas near water, slopes, wetlands	Before the building permit, if mapped
ESA	Electrical permit and inspections (separate from the town)	Your electrician pulls it
Builder or general contractor	Builds it, books inspections, manages trades and schedule	From pre-construction to final

TORONTO'S LIST IS A GOOD MODEL FOR MOST TOWNS

The Document List for a Complete Application

Document	What it shows
Site plan	Property lines, lot area, easements, existing and proposed buildings with setbacks, zoning summary (lot area, floor area, coverage, grades), parking, driveway, landscaping, fire access path
Lot grading plan	Existing and proposed grades; no new ponding on your lot or the neighbour's. Some towns want it from an engineer or surveyor
Floor plans	Every level, fully dimensioned, with plumbing fixtures and smoke and CO alarm locations
Roof plan	Layout, slopes, ventilation; truss or engineered joist drawings
Elevations	Finishes, windows, doors, height, and the exposed building face and unprotected openings for spatial separation
Sections and details	Footings, foundation, wall and roof assemblies, stairs, guards and handrails
Energy and HVAC	Energy efficiency design summary, heat loss and duct or heat pump design
Designer forms	Schedule 1 designer information; drawings signed, dated, to scale, as PDFs
Town extras	Application to construct, plumbing data sheet, road damage form, tree declaration, survey, registration form
Rural extras	Septic permit application and design, well information, sometimes entrance or driveway permits

Last checked October 2026. Source: City of Toronto new garden suite permit guidance; ontario.ca, Add a second unit. Your town may add its own forms.

Using a free pre-approved plan?

Several Ontario towns now offer free or low-cost pre-approved garden suite plans, and the CMHC Housing Design Catalogue has more. They cover the building. They do not cover your site plan, grading, servicing route, septic, or in many towns the heat loss. And if you change a window, you may lose the pre-approved status.

EIGHT STEPS

The Process in the Order It Happens

#	Step	What happens
1	Confirm the lot works	Zoning numbers, servicing route, fire access, trees, conservation authority, septic capacity if rural. Chapter 1 and the Lot Check list.
2	Get a current survey	Setbacks are measured from property lines. Most designers will want a survey before they draw.
3	Design and draw	Floor plans, site plan, grading, structure, energy compliance, heat loss. Custom, kit, or pre-approved plan.

#	Step	What happens
4	Clear the other approvals	Planning review, conservation authority permit, tree permit, or minor variance if your town needs one. Each has its own clock.
5	Submit the building permit	Online in most towns. Pay the fee. Expect comments on the first round if anything is missing.
6	Answer comments, get the permit	Revise, resubmit, pay any charges that apply, post the permit placard on site.
7	Build and call for inspections	Notify the building department at each stage. Do not cover work that has not been inspected.
8	Final, occupancy and registration	Final building inspection, ESA final, and in some towns an ARU or ADU registration. Many grants only pay after this.

CALENDAR, NOT THE REVIEW CLOCK

How Long It Really Takes

Phase	Typical time	What stretches it
Feasibility and lot check	2 to 4 weeks	Waiting on survey, septic assessment, zoning answers
Design and drawings	4 to 12 weeks	Changes of mind; engineer or septic design
Other approvals (if any)	1 to 6 months	Minor variance hearings, conservation authority, heritage
Permit review and resubmission	2 to 6 weeks	Incomplete first submission
Construction	4 to 7 months	Winter, trade availability, inspection waits, prefab delivery slots
Final, occupancy, registration	1 to 4 weeks	Deficiencies, ESA final, grading in spring

Builder estimate, 2026, serviced lot, no variance. All in, 9 to 15 months from first sketch to move-in is common. The Timeline sheet in the workbook uses these phases.

The single biggest time-saver is a first submission that is actually complete. We will say it again because it is the whole trick: the clock does not start until the application is complete.

STAGE BY STAGE

What Inspectors Check, and Where People Get Caught

Stage	What they look at	Where people get caught
Footings / excavation	Size, depth, bearing soil, location against site plan	Poured before inspection; suite shifted and now a setback is short
Foundation before backfill	Damp-proofing, drainage, insulation, anchor bolts	Backfilled early
Underground plumbing	Pipe size, slope, bedding, test, connection	Not enough fall; old lateral needs replacing
Framing	Structure as drawn, lintels, trusses with drawings, stairs, guards	Truss drawings missing; window moved

Stage	What they look at	Where people get caught
Rough-in plumbing and HVAC	Venting, traps, ducts matching the design, exhaust fans	Equipment swapped for a different size
Insulation and air barrier	R-values and assemblies matching the energy path	Drywall hung before the inspector came
Septic (rural)	Tank, bed, distances, as designed	Covered before inspection
Final / occupancy	Smoke and CO alarms, guards, handrails, exits, grading, address	No CO alarm; grading sends water at the neighbour; ESA final missing

Your permit lists the inspections required for your project. Electrical is inspected by the ESA, not the town.

AVOID THESE AND YOU SKIP A ROUND

Nine Reasons Applications Bounce

1. No site plan, or one drawn on an old survey.
2. Fire access path not shown, or not wide enough.
3. Height measured the wrong way for that by-law.
4. Missing heat loss and duct design, or one done for a different building.
5. Energy summary that does not match the walls and windows on the drawings.
6. Spatial separation ignored: too much glass close to a lot line.
7. No grading plan, or one that drains onto the neighbour.
8. Unqualified designer: no Schedule 1, no BCIN, or the wrong BCIN category.
9. Other approvals not cleared: conservation authority, tree permit, or a variance not yet final and binding.

CHAPTER 5

Money

Grants by region, the CMHC refinance, the HST rental rebate, the multigenerational tax credit, and the HELOC.

Let us start with the bad news so the good news lands properly. There is no province-wide garden suite grant in Ontario, the federal \$80,000 suite loan never opened, and most local grants come with a rent cap. The good news: the money that does exist can be substantial, and some of it you get without applying at all.

OFTEN THE BIGGEST NUMBER

Money You Get Without Applying: the DC Exemption

Provincial law exempts a second unit in an ancillary building from development charges and parkland fees where the main house has no more than two units. On many lots that is a five-figure saving. Watch for school board charges in some towns, and ask whether any connection or capacity fees still apply.

WHERE TO LOOK BY REGION

Local Grants and Forgivable Loans

Garden suite money in Ontario is local. Most of it is a deal: the town or county gives you money, and you agree to rent at or below a set rent, to a tenant under a set income, for a set number of years. Break the deal or sell early and you pay some or all of it back. Read the rent cap before you read the dollar amount.

Region	Program examples (checked October 2026)	Main strings
Simcoe County	County of Simcoe Secondary Suites Program: forgivable loan up to \$50,000 per unit over 15 years. Barrie adds a \$15,000 Barrie Bonus and 2026 permit fee rebates	Rent at or below CMHC average market rent including utilities; tenant income limit; approval before work
Bruce County	Affordable ARU funding up to \$50,000	Principal residence; affordable rent for 10 years; renter income limit
Hamilton	ADU and Multi-Plex incentive: grant of 70% of eligible costs, up to \$40,000 per unit	Inside the program area; costs after permit only; occupancy deadlines
Waterloo Region	City of Waterloo detached ARU grant up to \$30,000; Region forgivable loan up to \$25,000; Kitchener DC grants	Rent at or below 80% of AMR (Waterloo) for 5 years; approval before work
Peel, Halton, Durham	Caledon grants; Mississauga permit fee refund; Whitby fee reimbursement. Several older programs have closed	Deadlines; affordability terms on grants
Kingston, London	Kingston ARU incentive; London ARU loan (a repayable loan)	First-come; program rules for set years

Region	Program examples (checked October 2026)	Main strings
Everywhere else	Ask your county or regional housing department about Ontario Renovates and new-suite funding this year	Terms change every year

Program maximums, checked October 2026 on official program pages. Most are first-come, first-served and can run out without notice. See the full, linked directory at gardensuiteontario.com/garden-suite-funding-ontario/.

Apply before you dig

Simcoe, Waterloo, Hamilton and most others say work done before approval does not count. Starting early is the most common way people lose a grant. The second most common is taking a loan with a 15-year rent cap and then moving Mom in.

THE FEDERAL TOOL THAT DOES EXIST

The CMHC Insured Refinance

Since January 15, 2025, CMHC will insure a refinance to add a secondary suite, including a garden suite. Your bank or broker lends the money; CMHC insures it. Not every lender offers it, so ask for it by name: "CMHC-insured refinance to build a secondary suite."

Term	CMHC rule	What it means for you
Loan-to-value	Up to 90% of the as-improved value	Valued as if the suite were already built
Value cap	As-improved value under \$2,000,000	Under \$2M after the suite, not before
Units	Up to 4 units including existing	House plus garden suite is 2. Fine
Occupancy	Owner or close relative lives on the property	Not for a pure investment property
Use of funds	No equity take-out	The new money pays for the suite only
Rental	No rental period under 90 consecutive days	No Airbnb, no 30-day stays
Amortization	Up to 30 years	Past 25 years adds a premium surcharge
Timing	Approval before construction, or very early	Do not pour the footing first
Advances	Paid in progress draws	Your builder must live with a draw schedule

Last checked October 2026. Source: CMHC Refinance product page and fact sheet. Your lender can be stricter than CMHC, never looser.

The appraisal is the whole game. If the suite costs \$210,000 but the appraiser says it adds \$150,000, the 90% math shrinks fast.

THE RULE PEOPLE FIND OUT ABOUT TOO LATE

HST on a Rental Garden Suite

Build a detached suite and rent it to an unrelated tenant, and the CRA can treat you as a builder who "sold" the suite to yourself at fair market value when the first tenant moves in. That is the self-supply rule. HST at 13% is then charged on that value, which can include a share of the land. It is a bit like being charged admission to your

own back yard.

The New Residential Rental Property Rebate gives part of it back. The Ontario part is 75% of the provincial portion, up to \$24,000 per unit. The federal part is reduced between \$350,000 and \$450,000 of fair market value and disappears above that. The rebate (forms GST524 and RC7524-ON) generally has to be filed within two years after the end of the month the self-supply happened.

When it usually does not bite

A suite built for your own family's use, with no arm's-length tenant, is generally treated more favourably, as is a suite rented to a related person. Plans change, though. A suite built for Mom can end up rented to a stranger later, and the timing of the first lease matters.

Run the free rental check at ontariohstrebrates.ca/check/?route=rental before you sign the first lease, or ask a tax professional. This is the program people discover after the deadline. Not tax advice.

FOR A PARENT OR A RELATIVE WITH A DISABILITY

Multigenerational Home Renovation Tax Credit

A refundable federal credit on up to \$50,000 of eligible costs, worth **up to \$7,000 for 2026**, when you build a self-contained secondary unit so a qualifying relative can live with you. The qualifying individual must be 65 or older at the end of the year, or 18 or older and eligible for the disability tax credit, and must live there (or intend to) within 12 months of completion.

- The unit needs its own private entrance, kitchen, bathroom and sleeping area, and must meet local requirements.
- Not eligible: appliances, financing costs, your own labour, routine repairs, and work by a relative unless they are GST/HST registered.
- Grants and rebates for the same work reduce the eligible amount. One qualifying renovation per qualifying individual.
- Claimed on the tax return for the year the renovation is completed. Keep every invoice.

THE ORDINARY WAYS

HELOCs, Construction Loans and Cash

Option	How it works	Watch for
Home equity line of credit (HELOC)	Borrow against existing equity. Federal rules cap the revolving portion at 65% of home value, and the total with a mortgage at 80%	Variable rate; interest-only temptation; you need the equity before you build
Plain refinance	Replace your mortgage with a bigger one, up to 80% of today's value	Prepayment penalty on your current mortgage
CMHC insured refinance	Up to 90% of as-improved value (above)	Premium; 90-day rental rule; draws
Construction loan or draw mortgage	Lender releases money as stages are inspected	Builder must carry each stage; draw inspection fees
Cash and family money	Simplest, fastest	Put any family loan in writing; it affects future estate and tax questions

CHAPTER 6

Hiring a Builder

Twenty questions to ask, red flags in quotes, what the contract must say, and a payment schedule with the legal holdback.

The cheapest quote is rarely the cheapest job. The best predictor of a smooth project is a builder who has done this exact kind of job, in your kind of town, and can show you the paperwork. Interview at least three. Use the Quote Comparison sheet so you are comparing the same scope.

BRING THIS PAGE

Twenty Questions to Ask Every Builder

1. How many detached garden suites or small new homes have you built in the last three years? Can I see two?
2. Can I speak to two owners from those jobs, including one where something went wrong?
3. What is your business name exactly as it will appear on the contract, and are you licensed with the HCRA? (Check the Ontario Builder Directory.)
4. Can you send your certificate of liability insurance and a WSIB clearance certificate?
5. Does your price include drawings, survey, heat loss design and permit fees, or am I responsible for those?
6. Does your price include servicing from the house to the suite? From where to where, and how many metres?
7. Is HST included or extra?
8. What allowances are in the quote (kitchen, flooring, fixtures, appliances), and what are they worth?
9. What is excluded? Please list it in writing.
10. Who supervises the site day to day, and who do I call?
11. Which trades are your own crew and which are subcontracted?
12. Who books inspections and who is on site for them?
13. What is your schedule from permit to occupancy, and what usually delays you?
14. How do you price change orders, and do you put them in writing before the work is done?
15. How long does this price hold, and what happens if lumber or other materials jump?
16. What is your payment schedule, and will you work with the 10% holdback the Construction Act requires?
17. Will you work with my lender's draw schedule and inspections?
18. What warranty do you give, in writing, on workmanship and materials? Is the suite eligible for Tarion coverage?
19. How will you protect my lawn, driveway, trees and the neighbour's property? Who repairs damage?
20. What happens at the end: deficiency list, final clean-up, manuals, and the final grading?

IF YOU SEE THESE, SLOW DOWN

Red Flags in a Quote

Red flag	Why it matters
One-line price with no breakdown	You cannot compare it, and you cannot argue a change order against it
"Site work by owner" or "servicing not included"	That can be \$15,000 to \$45,000 sitting in the fine print
Tiny allowances	A \$2,000 kitchen allowance turns into a \$9,000 kitchen and a change order
Big deposit, especially over 15% before the permit	Your money is at risk before anything is built
Cash discount for no invoice	No invoice means no paper trail, no warranty, no tax credit
No mention of permits, or "we don't need one"	Every garden suite needs a building permit
No written warranty	Verbal warranties last as long as the phone number
Price valid "while supplies last" with no date	Expect it to move
Pressure to sign today	Good builders are busy. They do not need to rush you

GET THESE IN WRITING

Contract Must-Haves

1. Full legal names and addresses of both parties, the property address, and the builder's HCRA licence number if licensed.
2. The drawings and specifications by name and date, attached to the contract.
3. Scope: exactly what is included, including servicing distances, and a written list of exclusions.
4. Allowances, each with a dollar value, and how overages are charged.
5. Price, HST, and how long the price holds.
6. Payment schedule tied to completed stages, with the 10% holdback shown.
7. Change order process: written, priced and signed before the work.
8. Start date, schedule, and what happens if either side delays.
9. Who gets permits and books inspections; who pays which fees.
10. Insurance: the builder is insured, carries WSIB coverage where required, and names how site damage is handled.
11. Warranty terms in writing, with start date and what is covered.
12. Site protection, clean-up and final grading.
13. Dispute resolution and how either party can end the contract.

SAMPLE, ON A \$200,000 CONTRACT

Payment Schedule With Holdback

Ontario's Construction Act requires an owner to hold back 10% of the value of work done. The holdback protects you from liens by subcontractors and suppliers. It is released after the lien period expires, generally 60 days after substantial completion is published or certified, as long as no liens are registered. Your lawyer can tell you exactly when it is safe to release.

Stage (tie it to inspections, not dates)	% of contract	Stage value	10% holdback	You pay now
Deposit on signing	5%	\$10,000	\$1,000	\$9,000
Permit issued, site mobilized	5%	\$10,000	\$1,000	\$9,000
Foundation complete and inspected	15%	\$30,000	\$3,000	\$27,000
Framing, roof and windows (closed in)	25%	\$50,000	\$5,000	\$45,000
Rough-ins inspected; insulation passed	20%	\$40,000	\$4,000	\$36,000
Drywall, kitchen, bath, flooring	20%	\$40,000	\$4,000	\$36,000
Substantial completion and final inspection	10%	\$20,000	\$2,000	\$18,000
Holdback release (after lien period)				\$20,000
Total	100%	\$200,000	\$20,000 held	\$200,000

Illustration only. Ask your lawyer to confirm the holdback amount and the date it can safely be released on your project. Many builders and lenders use similar stages.

Rule of thumb

Never be ahead of the work. At any point in the job, you should have paid less than the value of what is built and inspected. If you are ahead, you are the bank, and you are not charging interest.

CHAPTER 7

Renting It Out

The Standard Lease, rent rules that apply to a new suite, insurance, and the cash flow math.

A garden suite rented to a tenant is a residential tenancy under Ontario's Residential Tenancies Act, with all of the same rules as an apartment. Being a small landlord with the tenant thirty feet from your kitchen window is a different job than owning a building. Pick your tenant like you are picking a neighbour, because you are.

ONTARIO'S REQUIRED FORM

The Standard Lease

Most written residential tenancy agreements in Ontario must use the province's Standard Form of Lease. You can download it free from ontario.ca. It has room for additional terms, but terms that conflict with the Residential Tenancies Act are void even if the tenant signs them.

- Fill in who pays which utilities. Since most suites share the house's water meter and often its hydro, say exactly how utilities are handled, or include them in the rent.
- Parking, laundry, storage, snow clearing, lawn and garbage: write down who does what.
- You can ask for a rent deposit no larger than one month's rent (or one period's), used for the last month. You cannot take a damage deposit. A refundable key deposit is allowed.
- Ask for the tenant's own tenant insurance in the additional terms, and ask for proof each year.
- Give the tenant a copy of the signed lease within 21 days.

WHAT YOU CAN CHARGE AND RAISE

Rent Rules for a New Suite

Rule	What it means	Source to check
Starting rent	You set the starting rent for a new tenancy. Grant programs may cap it	Your grant agreement
Rent increase guideline	2.1% for 2026 for most units	ontario.ca , Residential rent increases
New units exemption	Units first occupied for residential purposes after November 15, 2018 are exempt from the guideline. A brand-new garden suite generally falls in this group	ontario.ca ; Residential Tenancies Act
How often	Once every 12 months, with at least 90 days' written notice on the proper form	Landlord and Tenant Board forms
Ending a tenancy	Only for reasons and with the notices the Act allows, through the Landlord and Tenant Board	tribunalsontario.ca/lrb

Last checked October 2026. Rules for family members living with you, or sharing a kitchen or bathroom with you, can differ. Not legal advice.

Short-term rentals

Many Ontario cities restrict short-term rentals to your principal residence, and a garden suite usually is not it. If you used the CMHC insured refinance, no rental under 90 consecutive days is allowed at all. Most grant programs forbid short-term rentals too. Check before you buy the bunk beds.

INSURED, PROPERLY

Insurance: Call Before the Tenant Moves In

1. **Tell your insurer before construction starts.** Ask how the suite is covered while it is being built and who carries builder's risk coverage.
2. **Check the detached structures limit.** Many home policies cover other structures at a fraction of the house limit, often 10% to 25%. A \$200,000 suite may need its own coverage.
3. **Renting changes the policy.** Your insurer may reclassify the property as a rental or two-unit dwelling and add landlord liability. Expect the premium to change.
4. **Vacancy matters.** If the suite sits empty between tenants, ask about vacancy conditions. A frozen pipe in an empty suite is a classic denied claim.
5. **Family use is different.** If a relative lives there rent-free, tell the insurer that too. It is still a second dwelling.

USE THE RENTAL CASH FLOW SHEET

Will It Pay? Simple Cash Flow

Here is the shape of the math. The workbook does it with your numbers. These are round illustration numbers, not a rent survey: check your local rents and your own financing.

Line	Monthly	Yearly
Rent (illustration)	\$1,900	\$22,800
Less vacancy, 4%	(\$76)	(\$912)
Less property tax increase (ask MPAC or your town)	(\$150)	(\$1,800)
Less insurance increase	(\$60)	(\$720)
Less utilities you pay, maintenance, reserve	(\$210)	(\$2,520)
Net operating income	\$1,404	\$16,848
Simple yield on \$210,000 all-in		8.0%
Simple payback before financing		About 12.5 years

Illustration only. Financing costs come off the net operating income; at today's rates a fully financed suite can be close to break-even for the first years. The real return also includes the value added to your property, which an appraiser decides.

Built for a parent instead? The return is not rent. It is a parent thirty feet away instead of in a care home, and that math is yours to do. We would just say: build it so it can be rented later. Plans change, and so do families.

CHAPTER 8

Printable Checklists

Four lists. Print them, bring them, tick them, spill coffee on them. That is what they are for.

BEFORE YOU PAY ANYONE A DEPOSIT

Checklist 1: Lot Check

Address and zone code _____

Lot size and frontage _____

Date checked / who you spoke with _____

- ☐ Zoning permits a detached unit (garden suite, ARU, ADU, coach house) in my zone. Section number written down.
- ☐ I know the maximum size, height (and how it is measured), setbacks and separation from the house.
- ☐ Lot coverage with the suite stays under the limit (45% minimum allowed on most urban ARU lots).
- ☐ Fire access path measured: width, clear height, distance from the street to the suite door.
- ☐ Current survey on hand, or ordered. Property lines confirmed, not guessed from the fence.
- ☐ No conservation authority regulated area, floodplain, or slope issue (or I know what permit is needed).
- ☐ No heritage designation or district (or I know the process).
- ☐ Large trees on my lot and my neighbours' lots near the spot identified; tree by-law checked.
- ☐ I know where the house sewer leaves the building, and there is enough fall to the suite spot (or I have priced a pump).
- ☐ Electrical service size known (100 A or 200 A), and the electrician has been asked about a load calculation.
- ☐ Rural: septic tank and bed located, system age known, assessment booked with a qualified designer.
- ☐ Rural: well capacity and water quality tested, or I know what the township requires.
- ☐ Development charges, school board charges and connection fees confirmed with the town.
- ☐ Grant, loan or fee rebate programs checked, and none of them require approval that I would miss by starting early.
- ☐ I know whether the suite is for family, for rent, or both, and what that means for HST and financing.

BEFORE YOU CLICK SUBMIT

Checklist 2: Permit Package

- ☐ Site plan on a current survey: lot lines, setbacks, both buildings, zoning summary, parking, landscaping.
- ☐ Fire access path drawn and dimensioned on the site plan.
- ☐ Lot grading plan showing existing and proposed grades and drainage away from neighbours.
- ☐ Floor plans, fully dimensioned, with plumbing fixtures and smoke and CO alarm locations.
- ☐ Roof plan, plus truss or engineered joist drawings if used.
- ☐ Elevations with height, windows, doors, and spatial separation calculations for walls near lot lines.
- ☐ Building sections and construction details: footings, foundation, walls, roof, stairs, guards.
- ☐ Energy efficiency design summary matching the wall, roof and window specs on the drawings.
- ☐ Heat loss calculation and HVAC or heat pump and duct design for this building.
- ☐ Schedule 1 designer information for each designer; drawings signed, dated, to scale, PDF.
- ☐ Application to construct, plumbing data sheet and any town-specific forms (road damage, tree declaration).
- ☐ Other approvals cleared and attached: conservation authority, tree permit, planning review, final and binding variance.
- ☐ Rural: septic permit application and design submitted to the right authority.
- ☐ Registration form for the unit, if your town requires one.
- ☐ Fees calculated, and any rebate applications filed in the right order.

BEFORE THE EXCAVATOR SHOWS UP

Checklist 3: Pre-Construction

- ☐ Building permit issued and posted on site. Septic and ESA permits in place.
- ☐ Signed contract with drawings, specs, allowances, exclusions and payment schedule attached.
- ☐ Builder's certificate of insurance and WSIB clearance on file.
- ☐ Builder's HCRA licence checked on the Ontario Builder Directory, if applicable; warranty terms in writing.
- ☐ Financing approved in writing, including the draw schedule and who inspects for the lender.
- ☐ Grant or loan approval letter in hand before any work starts.
- ☐ Home insurer told about the construction; builder's risk coverage confirmed.
- ☐ Utility locates booked (it is free to call before you dig), and private lines like irrigation marked.
- ☐ Survey stakes set for the suite corners; setbacks double-checked on the ground.

- ☐ Tree protection fencing installed where required.
- ☐ Access route for machines and deliveries agreed; neighbours told about the schedule.
- ☐ Where materials, the bin and the portable toilet will go. (Not on the septic bed.)
- ☐ Contingency of 10% set aside and not spent on upgrades.
- ☐ Spare internet conduit added to the trench plan.
- ☐ Budget Workbook updated with the signed contract numbers.

BEFORE THE KEYS CHANGE HANDS

Checklist 4: Final Inspection and Move-In

- ☐ Smoke alarms and CO alarms installed, interconnected where required, and tested.
- ☐ Guards, handrails and stairs complete at every step and landing.
- ☐ Exterior landing, walkway and fire access path clear and finished.
- ☐ Final grading slopes away from both buildings and does not send water to the neighbour.
- ☐ Address number posted where the fire department can see it from the street, if required.
- ☐ Heating, ventilation and hot water working; HRV or ERV balanced; filters in.
- ☐ ESA final inspection passed and certificate on file.
- ☐ Building department final inspection passed; occupancy granted where your town issues it.
- ☐ Septic final inspection passed (rural).
- ☐ Unit registration filed, if your town requires it.
- ☐ Deficiency list written, signed by the builder, with completion dates.
- ☐ Manuals, warranties, paint colours and as-built notes handed over.
- ☐ Insurer told the suite is complete and how it will be used. Tenant insurance required in the lease.
- ☐ Holdback release date marked on the calendar, and lien search done before releasing it.
- ☐ Rental: Standard Lease signed; HST self-supply question answered; rebate deadline marked if it applies.
Family: invoices kept for the multigenerational tax credit.

PLANNING KIT 2026

When You Want a Second Set of Eyes

This kit gets you most of the way. For the rest, here is what we offer at GardenSuiteOntario.com.

Service	What you get	Price
Free Rules Checker	Published zoning numbers for many Ontario towns, in one place	Free
Garden Suite Feasibility Report	We look at your actual lot: zoning, fire access, servicing route, septic if rural, a sketch and a realistic budget range. Delivered in 48 hours. Credited toward permit plans or a build	\$399
Talk to a Builder	30-minute call, or a 60-minute review of a builder quote or plans with a marked-up answer. Credited toward any report, permit package or build	\$149.99 + HST / \$249.99 + HST
Permit Packages	Site plan, forms, heat loss and the pieces free pre-approved plans leave out. Septic design on rural lots through our partner SepticReplacement.ca	From \$1,499.99 + HST

All of it starts at gardensuiteontario.com. If you are in Simcoe County or around Georgian Bay and want it built, our building side, ICFHome.ca, has been building custom homes in Ontario since 1979.

One last rule of thumb

Measure twice, dig once, and get it in writing. That covers about 80% of this whole kit. The other 20% is in the checklists.

Good luck with your build. Send us a photo when it is done.

The GardenSuiteOntario.com team