Sample Report — Simcoe Garden Suites

SAMPLE REPORT

This is a real assessment produced by the Simcoe Garden Suites feasibility tool for an actual South Simcoe property — the address, roll number, and any other identifying details have been removed or replaced below. It's shared here so you can see exactly what you'd receive: plain language first, full technical detail after.

What this actually is: a piece of software read a street address, pulled the parcel geometry, the zoning by-law, the conservation-authority overlay, and the building footprint from open government data, did the setback and floor-area arithmetic itself, and produced both documents below — in minutes, not weeks, and for free. No planner drove to the site. No consultant billed an hour. That's the whole point of building it as software: the same rigour a municipal planning department or a land-use consultant would apply, run instantly, at zero marginal cost, on any address in South Simcoe. This one sample happens to be the very first address it was ever tested on — the founder's own house.

About your property in South Simcoe

Simcoe Garden Suites · New Tecumseth area · 1 September 2026

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ARN                   [redacted for this sample]
Parcel                335.3 m2  (3,609 sq ft)  ·  9.11 m x 36.71 m
Existing footprint    103.4 m2 on your lot (clipped at the party wall)
Rear yard             13.47 m       Side access   3.20 m
Zone                  LR, Alliston settlement  (layer Zoning2021)
Clauses read          By-law 2021-128 s.2.1.1(b), s.4.0, s.2.36
Coordinate system     EPSG:3857, areas corrected by cos^2(lat) = 0.5149
Data retrieved        2026-09-01
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If that table means nothing to you, that's fine — everything below is plain language. I just wanted you to see what's underneath.



Sample parcel and building footprints over County of Simcoe aerial photography, 2025

Yellow is the property line. Red is the building footprint the County has on file. The aerial is the County's own 2025 photography. (Address redacted for this sample.)

A few things about the street, so you know we actually looked at the property and not a postcode. The nearest fire hydrant is about **40 m** away. Garbage is **Thursday, Zone 2**, and the closest place for bag tags is the Canadian Tire in Alliston, about 1.5 km away. The Memorial Branch library is under 2 km, and Stevenson Memorial is the nearest hospital.

None of that is part of the assessment. It's just how you can tell we were looking at *this* lot, not a template.

Here’s the thing about this lot that a template would never find.

The house shares a wall on one side — so that side yard is zero, and there’s nothing to be done about it. **But the other side is 3.20 m wide.** On a semi-detached property that is unusual, and it’s the single most valuable measurement on this page.

Why: to put a backyard home behind the house, something has to get *past* the house. The Building Code asks for a metre of clear path. This lot has three. That’s wide enough to walk a **90 cm factory-built module** down the side of the house with room to spare for the crew — and it means the whole rear yard is genuinely reachable rather than theoretically available.

Most lots we look at don’t have that.

So what could actually be built here?

On this lot the by-law allows a detached backyard home of up to **about 52 m²**. Not the 80 m² you’ll read online. For a single-storey house the limit is **half the home’s floor area**, and that comes first. The rear yard has room for roughly **55 m²** — so the rule runs out before the space does.

And here’s the part any homeowner can settle themselves in thirty seconds, because they have a number we don’t:

Home’s floor area	What’s allowed
100 m²	50 m²
120 m²	60 m²
130 m²	65 m²
150 m²	75 m²
160 m² and up	80 m² — the ceiling

Every extra 10 m² of house buys 5 m² of garden suite, until about 160 m² where the 80 m² ceiling takes over. It’s on the assessment notice, the deed, or the listing from time of purchase.

There’s a second ceiling though, and on this lot it arrives first: **the rear yard tops out at about 55 m².** So once the home passes roughly 111 m² of floor area, it stops being the by-law that limits and starts being the yard. Below that, the by-law binds. **Whichever of the two is smaller is the real answer.**

⚠ **One catch that surprises nearly everyone: the basement doesn’t count.** A 100 m² bungalow with a finished basement is still 100 m², not 200. A genuine second storey above grade is a different matter — that is what moves the number further down the table.

Two things worth knowing before anything else.

This property sits inside a **Nottawasaga Valley Conservation Authority (NVCA) regulated area**, with a mapped flood hazard and a river-meander erosion hazard. **This is not a refusal and it doesn’t mean a backyard home is impossible.** It means the NVCA looks at it before the Town does — they decide first, and we are not that body.

And because there’s a **watercourse about 12 m from the lot**, the provincial shortcut that skips site plan control doesn’t reach it — the cut-off is 120 m. **That’s time and cost, not a no.**

Both of those are free phone calls, and we give homeowners the exact words to say whenever they want them.

On money, briefly — this is the one most homeowners haven’t heard of. The County of Simcoe’s **Secondary Suites Program** offers a **forgivable loan of up to $50,000** toward building a garden suite or secondary unit. Forgivable means exactly that — with specific conditions: the unit has to rent at or below CMHC’s Average Market Rent for **15 years**, the loan is secured by a mortgage on title, and funding is limited and first-come-first-served. Sell or stop renting before the 15 years are up, and the unforgiven balance comes due. It’s a real program, run by the County, not a rumour — and it’s the single largest incentive on this page.

Beyond that: the Multigenerational Home Renovation Tax Credit returns up to **$7,500** — with specific conditions, and the real one is who lives in the unit. CMHC refinancing can reach 90 % of post-renovation value — with specific conditions, and it’s a refinance, not a grant. The Town may waive development charges for an additional residential unit — with specific conditions, and they confirm that address by address.

We haven’t put a build cost in here. That depends entirely on what you’d want, and a number invented before that conversation isn’t worth reading.

If you’d like the full technical version — every figure with its source, the by-law clauses, and the list of who to call and what to say — keep reading below. This is exactly what every homeowner receives alongside the plain-language summary above.

— **Simcoe Garden Suites**, Alliston

THE FULL TECHNICAL VERSION

Format 2 — for an owner running their own project. Prepared by Simcoe Garden Suites · assessed **1 September 2026** · engine rev 3.8 · ARN **[redacted for this sample]**

> This is a desk assessment built from published County and municipal mapping, the governing zoning by-law, and one independent external check. It is **not a survey and not a planning approval.** Where the data could not settle a question, this document says so and tells you exactly who to ask and what to say. Nothing here is a construction cost estimate.

1 · THE ANSWER

> **A detached backyard home of about 52–56 m² is supportable on this lot.**
>
> **51.7 – 55.5 m²**, and the two ends of that range are set by two different rules — which is the useful part.

Lower bound, 51.7 m²	the **gross floor area cap** — 50 % of the house's above-grade floor area
Upper bound, 55.5 m²	the **physical envelope** — the rear yard simply runs out
Spread	3.8 m². Narrow enough that the planning answer does not turn on it

But two things decide before the size question is reached, and both are named below in full:

1. **NVCA approves before the Town does.** This property is inside a Nottawasaga Valley Conservation Authority regulated area, with a mapped flood hazard and a meander erosion hazard. **That is not a refusal.** It means the Conservation Authority is the first desk the application crosses, and we are not that body.

2. **Site Plan Control applies.** The Bill 23 exemption for ten units or fewer does **not** reach this lot — a permanent watercourse sits **11.8 m** away against a 120 m carve-out threshold. **A schedule and cost item, not a refusal.**

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2 · THE SITE



Sample parcel boundary and County building footprints over County of Simcoe orthophotography, 2025

Yellow: parcel, County parcel fabric. Red: building footprints, County building layer. Basemap: County of Simcoe orthophotography 2025, ~0.12 m/px, fetched 1 September 2026. (Address redacted for this sample.)

Three things in that image are worth checking with your own eyes, because they are the three the whole assessment rests on:

- the **western building crosses the lot line** — one structure, two properties. That is the party wall, and it is why one side yard measures 0.00 m
- the **open strip on the east side** — the 3.20 m side access
- the **unbuilt northern third** — the 13.47 m rear yard

No envelope rectangle is drawn on the image, deliberately. The buildable area is 6.71 × 8.27 m *of rear yard*; drawing a box would place the unit somewhere specific, and siting is the owner's decision and their designer's, not a line we are entitled to draw. The dimensions are in §3 in full.

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3 · THE BUILDABLE ENVELOPE, WORKED

Measurement	Value	Where it comes from
Lot area	**335.3 m²** (3,609 sq ft)	County parcel fabric, area corrected by cos²(lat)
Lot dimensions	**9.11 × 36.71 m**	opposing edge pairs agree within 0.07 m
Existing footprint on this parcel	**103.4 m²**	County building layer, clipped to the lot line
Front setback, existing	5.27 m	nearest wall to the lot line
Rear yard, existing	**13.47 m**	nearest wall to the rear lot line
Side yards, existing	**0.00 m** (party wall) and **3.20 m**	

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STEP 1   lot width                                      9.11 m
STEP 2   less 1.2 m side setback, each side       =   6.71 m   <- envelope width
STEP 3   rear yard                                   13.47 m
STEP 4   less 1.2 m rear setback                  =  12.27 m
STEP 5   less ~4.0 m separation from the house    =   8.27 m   <- envelope depth

         PHYSICAL ENVELOPE          6.71 x 8.27   =  55.5 m2
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Setbacks are By-law 2021-128 s.2.1.1(b) as consolidated. The ~4.0 m separation is the Ontario Building Code spatial-separation figure — **New Tecumseth publishes no municipal separation number**, so the Code governs.

Then three caps are applied, and the smallest one wins:

Cap	Figure	Status
Gross floor area	**51.7 – 80.0 m²**	**DOC** — read from the by-law
Lot coverage remaining	64.2 m²	**UNVERIFIED** — the 50 % coverage maximum has not yet been confirmed against the by-law text
Physical envelope	55.5 m²	**DERIVED** — the arithmetic above

Binding: the GFA cap at the low end, the envelope at the high end. Lot coverage does not bind and is not close to binding.

3.1 The side access — 3.20 m, and it matters more than it looks

The Building Code requires a **1.0 m unobstructed path** from the street to the rear yard. The widest side yard here is **3.20 m**, so the path is already there and **costs the envelope nothing.**

It is also the number that decides whether a factory-built unit can physically reach the backyard. **3.20 m takes a 90 cm module comfortably** — with room for the crew and their equipment beside it. On a semi-detached lot, where one side is a party wall and the other is often 1.2 m of grass, that is not the usual outcome.

⚠ **This is an upper bound on clear width, not a guarantee.** Fences, gates, gas and hydro meters, air-conditioning condensers, window wells, downspouts, eaves and retaining walls appear in **no** mapping layer. Walk it with a tape before relying on it.

3.2 The floor area cap — the figure the owner holds and we do not

The by-law caps a detached ARU at **50 % of the home’s above-grade floor area, never more than 80 m².** No mapping layer carries floor area. So rather than guess, here is the whole rule:

Home’s total above-grade floor area	Cap
100 m²	50.0 m²
110 m²	55.0 m²
120 m²	60.0 m²
130 m²	**65.0 m²**
140 m²	70.0 m²
150 m²	75.0 m²

Home’s total above-grade floor area	Cap
160 m² and above	**80.0 m² — the ceiling takes over**

Every extra 10 m² of house buys 5 m² of garden suite, until about 160 m², where the 80 m² ceiling takes over and more floor area stops helping.

⚠ **On this lot a second ceiling arrives before that one.** The rear yard holds **55.5 m²** (§3), so from roughly **111 m²** of floor area upward the envelope binds, not the by-law, and the answer stops at 55.5 m² however large the house is. The table above gives the **by-law** cap; §3 gives the **physical** cap; **the smaller of the two is the answer.** Below 111 m² of floor area the by-law is the binding one — which is why the range in §1 starts at 51.7 m².

⚠ **The trap, and it catches almost everyone: basement floor area does not count (s.4.0).** A 100 m² bungalow with a fully finished basement is **100 m², not 200 m².** Two storeys above grade is a different matter entirely — that is what moves the number further down the table.

The owner already has this number. It is on the assessment notice, the deed, or the listing from when the house was purchased. Read it off, find the row, and the range in §1 collapses to a single figure.

3.3 Height — the by-law is not what binds

By-law maximum, detached ARU	**6.5 m**
Absolute ceiling	**the house’s own height** — *“under no circumstances”* may the unit exceed it

For a single-storey dwelling the second limit governs, and by a wide margin. No layer carries building height, so it is not computed here and not estimated. **One photo of the house from the street settles it.**

A drafting note worth knowing if the roof is unusual: *Height* is defined as the midpoint between eaves and ridge on a pitched roof, but the by-law defines neither *“eaves”* nor *“grade”*, and gives no rule for a profile that is neither flat, mansard, nor a named pitched type. For an unconventional roof that is a real question for the plans examiner, not a formality.

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4 · ZONING, CLAUSE BY CLAUSE

Zone	**LR**
Settlement	Alliston

Exception / Hold	none
Source	Town of New Tecumseth mapping, **layer 31 `Zoning2021`**
Query attempts	5, failures included, recorded in the technical report

Provision	**Figure**	**Clause**	**Status**
Side setback, ARU	1.2 m	s.2.1.1(b)	DOC
Rear setback, ARU	1.2 m	s.2.1.1(b)	DOC
Gross floor area	50 % of dwelling, max 80 m²	ARU provisions	DOC
Basement excluded from GFA	—	s.4.0	DOC
Height, ARU	6.5 m, and never above the principal dwelling	ARU provisions	DOC
Lot coverage maximum	50 %	—	**UNVERIFIED**
Separation from principal dwelling	~4.0 m	OBC spatial separation	DOC (Code, not by-law)
Services must be *“Available and Adequate”*	—	s.2.36	DOC

⚠ **The zone was read from a map layer, not from the by-law text.** The layer is named `Zoning2021`; the governing instrument is By-law 2021-128 **as consolidated**, and whether the layer reflects amendments made since 2021 is **UNVERIFIED** — at least one schedule has changed in that period (By-law 2025-035 added Schedule K). §7 of the full technical report gives the question that settles it, and it is free to ask.

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5 · BUILDING CODE CONSTRAINTS

- **Unobstructed access path** 1.0 m wide × 2.1 m high from street to rear yard — satisfied here at 3.20 m, subject to §3.1
- **Emergency travel distance** 45 m from the street to the unit’s entrance (90 m if sprinklered)
- **Spatial separation** ~4.0 m between the unit and the principal dwelling — already applied in the §3 arithmetic

- **Unprotected-opening limits** scale with distance to the lot line. At a 1.2 m side setback, window and door area on that face is restricted. **Design the glazing to the yard you have, not to the plan you like** — this is where most ARU designs get sent back
- **Foundation.** Helical piles are common for this building type and are a question for the Building Division, not an assumption

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6 · SERVICING — ask this before spending anything

By-law s.2.36 makes it law, not policy: no new building in an Urban Settlement Area unless services are *"Available and Adequate." "Adequate"* is a defined term.

In this region servicing capacity, not zoning, is what produces a building permit. A property can satisfy every provision in §3 and §4 and still not receive one if the water or sewer reserve is committed on the day of application.

Documented constraints in the surrounding settlements — **water capacity in Alliston, sewage capacity in Tottenham** — are reported as information with their source. **No current allocation figure is given here**, deliberately: allocation changes monthly and we are not the body that states it. *"This constraint exists, ask before you spend"* does not go stale.

This dwelling is on municipal services, so the unit shares the connection. **No separate meters.** If a property is on private services, O. Reg. 332/12 separations would apply — 15 m from a drilled well, 30 m from a dug or bored one.

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7 · WHAT TO ASK, AND OF WHOM

Every one of these is free, and every one can be asked this week.

Ask	Office	Say this
Conservation approval	**NVCA (Nottawasaga Valley Conservation Authority)**, 8195 8th Line, Utopia	*"My property is within your regulated area with a mapped flood and meander erosion hazard. What is required to obtain your approval for a detached additional residential unit in the rear yard?"*
The EP2 overlay	**New Tecumseth Planning**	*"My property appears to fall within the EP2 environmental protection overlay. Can you*

Ask	Office	Say this
		confirm whether it does, and what the overlay permits or restricts on this lot?”
Site Plan Control	**New Tecumseth Planning**	*“Under the post-Bill 23 site plan control exemption for ten residential units or fewer, does my property fall within the wetland/lake/river or railway carve-out? A permanent watercourse is about 12 m from my parcel.”*
Servicing	**New Tecumseth**, servicing	*“Is servicing allocation available for an additional residential unit at my address?”*
Zoning currency	**New Tecumseth Planning**	*“Is the LR zoning shown on your Zoning2021 mapping layer current for my property as of today’s consolidation?”*
Foundation	**New Tecumseth Building Division**	*“Do you accept helical piles as a permanent foundation for a detached ARU?”*
Development charges	**New Tecumseth**, finance	*“Does the development charge exemption for additional residential units apply at my address?”*
Secondary Suites forgivable loan	**County of Simcoe**, Housing Services	*“Is the Secondary Suites Program still accepting applications, and what’s this intake’s funding window and rent-reporting requirement?”*

8 · CONSTRAINTS FOUND, AND CONSTRAINTS CHECKED AND NOT FOUND

Constraint	Result	Who decides
NVCA regulated area	**YES** — flood hazard, meander erosion hazard	NVCA

Constraint	Result	Who decides
EP2 overlay	**YES**	Town of New Tecumseth
Site Plan Control carve-out	**YES** — watercourse 11.8 m, threshold 120 m	Town
Railway within 300 m	**NO** — nothing within the 450 m searched	—
Oak Ridges Moraine, all four designations	**NO — checked**	—
Heritage register	**NO — checked**	Town heritage staff
Wellhead protection area	**NO — checked**	Source Water Protection
Significant groundwater recharge area	**NO — checked**	Source Water Protection
Private wells within 60 m	**0**	—
LSRCA regulated area	**NO — checked**	—
Ground slope	relief under 2.0 m across the parcel — effectively flat	—

The negatives above are checked negatives, not silence. Every layer behind them returned data on the day it was queried, which is what makes a “no” worth printing.

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9 · WHAT COULD NOT BE DETERMINED — and what closes each

Open item	What closes it	Who	Effort
Home’s above-grade floor area → which end of 51.7–55.5 m² applies	Assessment notice, deed, or purchase listing, read against §3.2	Owner	30 sec
Height of the house	One photograph from the street	Owner	15 sec
Whether `Zoning2021` reflects post-2021 amendments	The consolidated by-law text	Town	free

Open item	What closes it	Who	Effort
Current servicing allocation	The question in §7	Town	free
What the EP2 layer actually designates	The layer’s published metadata; the Town’s overlay mapping	Us / Town	open
Septic capacity	Not assessed — no published layer, and this property is on municipal services	—	—

10 · INCENTIVES — with specific conditions

Program	Amount	Binding condition
County of Simcoe Secondary Suites Program	**Forgivable loan, up to $50,000**	Unit must rent at or below CMHC Average Market Rent for **15 years**; loan secured by mortgage on title; unforgiven balance repayable on early sale/non-compliance; funding is limited, first-come-first-served
Multigenerational Home Renovation Tax Credit	15 % of up to $50,000, max **$7,500**, once per qualifying individual’s lifetime	Occupant must be 65+, or 18+ and eligible for the Disability Tax Credit — a healthy adult child does not qualify
CMHC refinancing	Up to 90 % of post-renovation value, $2M ceiling	Refinance, not a cash grant
Development charge relief (ARUs)	Varies	Town confirms address by address — question scripted in §7

The County program is the one worth a phone call before anything else. At up to $50,000 forgiven over 15 years of compliant rental, it can cover a meaningful share of what a garden suite costs to build — but the rent ceiling and the 15-year mortgage are real, binding terms, not fine print to skim past. Confirm current funding availability and this year’s intake window directly with the County before counting on it.

No construction cost figures appear in this document. They depend on the unit chosen, and quoting one before that conversation would be a number invented for the sake of having a number.

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11 · LIMITATIONS

Desk assessment · not a survey · not a planning approval · **no approve/refuse verdict is offered, by design** — several constraints here are determined by bodies other than us, and each is named · figures as retrieved 1 September 2026 · no construction costs.

If this isn’t right for you, that’s a real answer too — and better now than after you’ve spent money on it.

Simcoe Garden Suites · Alliston, Ontario

This sample is a real assessment with the address and roll number removed. Every homeowner in New Tecumseth, Bradford West Gwillimbury, or Innisfil gets one just like it — free, no obligation.