

Under the Radar X Sage Real Estate

THE MORTGAGE HELPER PROTOCOL

How Toronto families are using the "Duplex Strategy" to unlock \$200k in budget and refuse to leave the city.

The Income Helper | Real Estate Under The Radar

THE "STAY IN THE CITY" STRATEGY.

You want the backyard, the school district, and the 416 area code. But a standard detached home now costs \$1.5M+, and the market is telling you to "Drive until you qualify."

We reject that advice.

The **Duplex Strategy** is not about becoming a tycoon; it's **about survival**. It is the specific financial tool that allows you to secure a detached home in Toronto right now, instead of waiting five years or moving to the suburbs.

THE PRIMARY GOAL: To keep your family in the city you love, in a home you own, with a mortgage you can actually afford.

THE ADDED BENEFIT: While you enjoy the lifestyle, your home quietly doubles as a high-performance investment vehicle. You get the neighbourhood today; you get the wealth accumulation tomorrow.



[DISCLAIMER]:

The scenarios in this guide are for strategic planning only. Mortgage qualification rules vary by lender. Do not make an offer without a specific pre-approval from a licensed mortgage professional.

DON'T MOVE OUT. MOVE UP.

You don't need to move to Barrie to afford a detached home. You just need a partner to help pay the mortgage.



YOUR BUDGET	THE "SOLO" STRATEGY	THE "HELPER" STRATEGY
The Asset	A Standard Single Family Home	A Home with a Legal Suite
Household Income	\$160,000	\$160,000
Helper Income	\$0	+ \$2,200 / month (Tenant)
Bank Qualification	Based on \$160k Income	Based on ~\$185k Income
MAX PRICE	\$1,150,000	\$1,350,000
THE LIFESTYLE	A Fixer-Upper or Condo.	A Detached Home in the 416.

[THE REALITY CHECK] That \$2,200/month tenant covers roughly \$300,000 of your mortgage principal over the life of the loan. It's not just a tenant; it's your child's education fund or your summer vacation, paid for by someone else.

WHERE TO LOOK: THE BUNGALOW BELTS

Transit = Tenants. Tenants = Budget.

1. EGLINTON WEST (W03 / W04)

- Neighborhoods: Fairbank, Briar Hill, Keelesdale.
- The Math: Entry Price \$1.1M - \$1.3M.
- Why it Works: The Eglinton LRT is a magnet for young professionals who work mid-town but can't afford a condo.

2. SOUTH ETOBICOKE (W06)

- Neighborhoods: New Toronto, Long Branch, Alderwood.
- The Math: Entry Price \$1.2M - \$1.4M.
- Why it Works: Tenants pay a premium to be 2 stops from Union Station on the GO Train.

3. EGLINTON EAST (E04)

- Neighborhoods: Ionview, Kennedy Park.
- The Math: Entry Price \$950k - \$1.15M.
- Why it Works: If you have a strict budget under \$1.1M, this is your safety valve.





WHERE TO LOOK: THE LIFESTYLE REACH

How to "Hack" your way into the trendy pockets.

You want the **"Downtown" vibe**, but you think you can't afford it. You can. By targeting specific streets with "Income Potential," you can push your budget from \$1.2M up to \$1.5M.

1. CORSO ITALIA / DAVENPORT (W02, W03, C03)

- The Play: The "St. Clair" Life.
- The Reach: A standard buyer caps out at \$1.2M here. With a suite, your purchasing power hits \$1.4M, unlocking renovated semis steps from the streetcar.

2. EAST YORK / LESLIEVILLE (E01 / E03)

- The Play: The "East End" Vibe.
- The Reach: Leslieville is expensive. But if you find a property with a basement walk-out, you can offset the high mortgage.
- Target Price: \$1.3M - \$1.5M.

SAFE FOR THEM. SAFE FOR YOU.

If you are living upstairs with your kids, the basement must be **safe, legal, and insurable**.

1. THE FIRE SEPARATION Does the furnace room have fire-rated drywall? Is there a proper fire break between your floor and their ceiling? If smoke/fire can travel, financing can fail.

2. THE SEPARATE ENTRANCE Privacy is key. You shouldn't have to see your tenant unless you want to. We target homes with existing side doors to save the \$25k construction cost.

3. THE CEILING HEIGHT Is it 6'8" or higher? A dark, cramped basement attracts bad tenants. A bright, high basement attracts young professionals who pay on time.

4. THE EGRESS WINDOW Safety is non-negotiable. Is the bedroom window large enough for an exit in an emergency? This is the #1 item inspectors flag.



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EXECUTE THE PROTOCOL.

The math in this guide works, but only if you have the right team. Do not use a generic pre-approval for this strategy.



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Mention "Under the Radar" for the priority assessment.

STEP 1: VERIFY THE FUNDING

Most big banks will overlook the "Rental Offset" or reject a "Retrofit" suite. To execute Pillar 3, you need a specialist who understands **Income Producing Residential Real Estate (IPRRE)** guidelines.

We've worked with **Samantha Comito** for years, and trust her for this specific protocol. She knows exactly how to apply the tenant's income to maximize your qualification.

STEP 2: ACQUIRE THE ASSET

Once Samantha, or your Mortgage Broker of choice, confirms your "**Boosted Budget**," we hunt.

I track every detached homes in the West End with a separate entrance under \$1.3M. Let's find the one that keeps your family in the 416.



[BOOK YOUR STRATEGY CALL]



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