

## Building Permits

- Building permits are issued by your local municipality and give permission for the outlined scope of work to begin.
- Obtaining a building permit involves a review of the plans or drawings in order to ensure that the proposed work complies with building code and local zoning by-laws and any other pertinent regulations.
- The cost of drawings and permits will range from \$500 to \$3000 or more depending on a variety of conditions.
- Often the contractor will get a permit on your behalf but it is your responsibility as the home owner to ensure that permits are in place. Failure to obtain Building Permits can result in costly construction delays, legal action and/or the removal of work already completed.
- The process of obtaining a building permit while often quick and simple can be quite lengthy and involved. This cannot be predetermined and is therefore, not part of the quote process.

### **This process can work two ways:**

#### **1. Permit First**

In some cases, it is very difficult to provide a quote until drawings have been completed by a licensed architect and engineer. In these cases, before a quote for work to be done can be provided, you will need to have an architect produce drawings. Once done, you or the architect can obtain the building permit. The final quote can be provided by the contractor. If you get the permit, you will pay the exact costs of the process.

#### **2. Permit as Part of the Quote**

Obtaining a building permit and engaging with an architect and your local municipality takes time. The exact cost of this process is different for every job and cannot be accurately estimated. Therefore an estimate will be provided. If the costs of the process exceed the estimate, the Client will be required to pay the difference. If the work being done is being paid for by the Client (i.e.: the work is not being funded ), and if the cost of this process is less than the estimate, the Client will be reimbursed the difference.

### **When is a Building Permit required?**

You will need a building permit if you plan to:

- Construct a new building
- Any addition to an existing building
- Structural alterations
- Renovate, repair or add to a building
- Demolish or remove all or a portion of a building
- Change a building's use
- Install, change, or remove partitions and load bearing walls
- Make new openings for, or change the size of, doors and windows

- Build a garage, balcony or deck
- Excavate a basement or construct a foundation
- Damp-proofing or waterproofing foundations walls, installation of weeping tile
- Install or modify heating, plumbing or air-conditioning systems
- Install or reconstruct chimneys or fireplaces
- An accessory structure larger than 108 sq. ft. in area
- A deck more than 24" above ground
- A wood burning stove/fireplace installation
- A basement entrance
- A Second Suite
- New or altered plumbing

### **Why is a Building Permit important?**

1. **Ensures your safety.** Building permits provide the means for Building Officials to ensure the health, safety and welfare of the building occupants. Building Officials review the design and inspect the construction to ensure that minimum standards are met and appropriate materials will be used.
2. **Protect your investment.** When it does not comply with the regulations, the value of your investment could be reduced. This could affect the resale of the property or refinancing of your home or business.
3. **Insurance coverage.** If damage occurs during or after construction and this damage were to result in a property insurance claim, your insurance company may not cover the claim as the work had been completed without the required building permits.
4. **Avoid complaints.** During construction, neighbors may call the Building Division to inquire if you have obtained a building permit. If you have not obtained a building permit a Building Inspector will visit your property. You will then have to apply for a permit at that time, which will put a stop to your work and cause a delay in your construction.
5. **Resale.** Perspective buyers may ask you to produce copies of the building permits.

### **Building Inspections**

Building inspectors review projects during key stages of construction to ensure work complies with the building code and approved plans. Inspectors may visit several times, depending on the project; they must be able to see the part of the work under inspection. Requests must be made prior to 3pm of the current business day to book an inspection for the next business day.