

# Ask the Inspector

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This article has been prepared to provide some general information on several common questions regarding building permits. For specific requirements regarding building permits in your area, please consult with your local building department.



# Why is a building permit so important?

Building permits are intended to regulate the type of construction that is allowed in a community and helps to ensure safe building standards are met. The building permit process protects homeowner and community interests, and helps to ensure that construction projects are built properly and legally. In addition, having proper building permits can prevent legal complications when trying to sell or re-mortgage your home in the future.

#### Who is responsible for obtaining a building permit?

The homeowner. It is important to note that renovation contractors will often obtain permits on behalf of homeowners, however, it is the building owner who is ultimately responsible for complying with all building requirements.

#### How long does it take to get a building permit?

This usually depends on the complexity of the proposed construction and the workload at the building department. In some cases, building permits for standard and simple

projects are given at the time of application. During the busy construction season, larger, more complex construction projects may require several weeks for approval from the time of application. If you anticipate a tight schedule for a project, be sure to get your building permit application in early.

### How much does a building permit cost?

Costs for building permits normally depend on the approximate anticipated cost of construction. Minimum charges often apply and generally range from \$50 to several hundred dollars. Building permits for larger projects are normally on the order of 1% of the anticipated construction cost.

### When is a building permit required?

The need for a building permit is based on federal and provincial building codes, local zoning by-laws and other applicable laws and regulations. The requirements vary depending on which municipality you live in. However, based on a review of building permit information for a number of municipalities/cities across the country, the following construction items were identified to generally require a building permit:

- Construction of a new building including a garage, carport, or utility shed that covers an area over 10 m<sup>2</sup>
- Demolition of all or a portion of a building
- Renovation, repair or addition to a building, including
  - Finishing a basement for personal or tenant-usage

- Installing or changing interior walls (both load bearing and partition)
- Making new openings for, or changing the size of doors and windows
- Building a balcony, porch, sunroom or enclosing an existing deck
- Modifying central heating and air conditioning systems
- Installing fireplaces, fireplace inserts, and woodstoves
- Modification/addition of plumbing system components, including irrigation systems
- Reconstructing chimneys
- Building a deck. Some areas require this only if decks are greater than a certain distance above grade (i.e. 2 feet)
- Installing a pool or hot tub (some areas don't require permits for portable pools less than a certain height/area) including associated safety fencing
- Installing retaining walls (over a certain height; usually about 1 m)

In addition, some older houses have been classified as "heritage" sites, which require additional approvals. For example, if you are the owner of a property designated under the Ontario Heritage Act, you may be required to obtain additional approvals prior to obtaining a local building permit.

# What can happen if I start a renovation without a building permit?

It is unlawful to construct a renovation without a proper building permit. If construction starts without the necessary permits, your local building department may order you to cease work, order

you to uncover work already done, or potentially even prosecute you. It is therefore important to confirm building permit requirements with your local building department before starting a project.

### Does a Home Inspection determine if a building permit was obtained for an addition?

It is not in the scope of standard home inspections to evaluate whether building permits were obtained to complete renovations, or whether renovations were completed in accordance with permit/ building code requirements. Although it is possible for some home inspection companies to provide a service, over and above a standard home inspection, that includes investigating permits for historic renovations (including researching local building code requirements at the time of construction, uncovering finished surfaces to allow inspection of concealed construction details, and having relevant discussions with the local building department, etc.), the costs for providing this type of service can often escalate into the thousands of dollars, making it cost prohibitive for most homeowners. For further information on the scope of a standard home inspection, see the Canadian Association of Home and Property Inspectors Standards of Practice on the internet at www.cahi.ca/ standards.html.

To speak with a certified and trained AmeriSpec home inspector, contact us today.

1 (866) 284-6010 info@amerispec.ca

