CITY OF NANAIMO
THE HARBOUR CITY
DEVELOPMENT SERVICES
Building Inspection Division

Reconstruction of a Single Family Dwelling After a Fire

City of Nanaimo Building Bylaw 2003 No. 5693, Section 6.8 states:
No person shall repair a building damaged by fire, decay, storm or otherwise to an extent greater than 75 percent of its assessed value above its foundations unless in every respect the whole building is made to comply with the Building Code.

The assessed value used is the current assessed value of the building as provided by BC Assessment Authority. The property owner or insurance adjuster can dispute the assessed value and provide an independent appraisal of the building.

Fire damage of less than 75% of the assessed value of the building:

- Minimal damage: The successful contractor's scope of work and estimate for repairs is submitted for review.

- If the estimate for the repairs is 60% or more of the assessed value the insurance adjuster /owner shall provide a scope of work and estimates from at least two contractors with experience in fire damage repair.

- The building must meet the requirements of the Zoning Bylaw for use after it is repaired, i.e. this may require the removal of an illegal suite or upgrading of the suite and placement of a notice on the property title to indicate a bylaw infraction.

- Building permit can be issued using the contractors scope of work.

If the lowest estimate is more than 75% of the assessed value of the building:

- A demolition permit is required for demolition of the building.

- A building permit is required for construction of a new building, and construction must meet all current bylaws and building code.

- Plans and specifications are required.

It is possible that the fire damage is less than 75% of the appraised value of the building, and the owner wishes to upgrade and enhance the building with the fire damage repair. In this case the building permit is issued for all of the work, but complete building code upgrade is not required.
The scope of work and lowest estimate must clearly show that the repair of fire damage can be carried out for less than 75% of the assessed value of the building.