Welcome Home

A Citizen's Guide to Constructing One- and Two-Unit Residential Dwellings in Nanaimo











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The City of Nanaimo, known as "The Harbour City" is located on the beautiful Vancouver coast of Island. east The second largest urbran centre on Vancouver Island, Nanaimo is situated between the Straight of Georgia to the east and mountains to the west. Made up of a varied economic base, Nanaimo is the ideal location to set up your home. With many parks, trails and opportunity for leisure, whether indoor or out, Nanaimo is a destination city worth checking out.



This Guide is a publication of the City of Nanaimo Building Inspections Section and is provided free of charge to residential home builders within the city of Nanaimo.



Working with the community promoting liveability, fire, health and life-safety standards

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Welcome Home

Building your new home can be a complicated process, requiring the help and guidance from numerous professionals. This guide* is intended to help you through this process, answer the more common questions, and provide direction on where to get assistance and/or further information on home construction within the City of Nanaimo.

While many aspects of this guide may also apply to renovations and/or additions to existing dwellings, it is specifically intended for new construction of one- and two-unit dwellings.



*Note that this is a general guideline intended to provide a broad overview of the home-construction process. For more details, please contact our office.

Tip!
A great tool to help you quickly determine the zoning for your lot is to check out the <u>NanaimoMap</u> on our webpage at www.nanaimo.ca/NanaimoMap

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Getting to Know Your Lot

Getting to Know Your Lot before you start building, even before you start designing your new home, you need to get to know your lot. It is important to understand the regulations and restrictions that may impact the siting and design of your new home. Your new home must be designed and built to respond to the unique requirements of your lot.

Zoning

The Zoning Bylaw regulates the permitted uses on your lot and includes restrictions, such as maximum building heights, siting (how far your home must be from the property line), and lot coverage (what percentage of your lot can be covered by buildings).

As part of getting to know your lot, you need to determine the zoning of the lot and obtain a copy of the applicable regulations that will impact the design and siting of your new home.

The City's zoning bylaw "ZONING BYLAW 2011 NO. 4500" can be accessed through the City website at www.nanaimo.ca, and the associated zoning map can be viewed by using NanaimoMap. Zoning of a property can be confirmed through the Service Centre.



Development Permit Areas

The majority of new home construction will not require you to obtain a Development Permit. However, those cases where your lot contains, or is adjacent to, an environmental feature or natural hazard area or if you are constructing a two-unit dwelling (duplex) in the Old City Neighbourhood, a <u>Development Permit</u> may be required.

The Development Permit Areas (DPAs) can be indentified on-line using <u>NanaimoMap</u> and further information regarding Development Permit Areas and their requirements is included in the <u>Official Community Plan</u>.

Service Centre Staff can assist you in confirming if a Development Permit is required for your lot.

Getting to Know Your Lot



Easements / Rights-of-Way

Your lot's land title may identify the presence of easements or rights—of-way on your lot. It is important to identify easements and rights-of-way as they may restrict the siting of your new home.

The City has registered rights-of-way on a number of properties within the municipality, most commonly to permit servicing (water/sewer lines) to extend through a property. You may be able to view the location of a right-of-way on the City website using <a href="Managements-Nanagem

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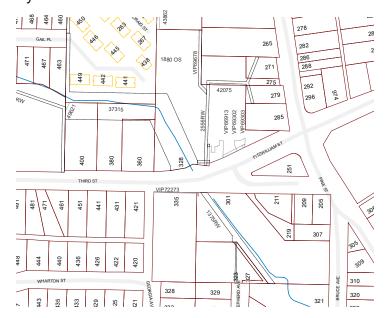
To determine if there are any restrictions on the lot, you should obtain a copy of the Land Title. The Title will identify the presence of any easements, rights-of-way, covenants, or building schemes. For a minimal fee, you can obtain a copy of the Land Title from the Land Title Office through their myLTSA portal. Be prepared with your P.I.D. number (available from City staff and soon to be available on NanaimoMap).



Getting to Know Your Lot

(choose the "Legal" theme), or information can be obtained from our Service Centre.

An easement is a right which one landowner has with respect to the lands of another - either the right to do something on the other's land, or the right to prevent the other owner from using their land in a particular way.



Covenants

A review of the property title may also identify the presence of covenants that are registered on your lot. All covenants should be reviewed as they may contain requirements or restrictions that will impact the use of the lot or siting of your new home. If the Covenant is registered in favour of the City, Staff in the Service Centre may be able to provide you with a copy of the document.

Building Schemes

On some properties, a statutory building scheme may be registered on the property title. Building schemes are typically registered by the original developer and often include requirements for finishing materials and may include restrictions on the use of the land. As the City of Nanaimo is not party to the drafting or registration of building shemes, they are not reviewed or enforced by the City.



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Getting to Know Your Lot

City Services

All new homes are required to connect to City water, sewer, and storm services, where available.

Check with City staff to confirm that services are available for your lot. The City has service cards for most lots, which will show the location of existing services. If some or all City services are not available for your lot, options will need to be discussed with Staff in the Service Centre. Of importance to note is the minimum basement floor elevation (MBFE). If the City service lines are too shallow fronting your lot, your house may not be able to accommodate a basement in the design.

Topography and Natural Features

While there are flat building lots within Nanaimo, due to the community's natural topography, most lots are found to contain some natural or manipulated slope. As part of getting to know your lot, it is important to understand the slope of the property as it will ultimately have implications for the design of your new home. If the style of house you desire is designed for a flat lot, it may not work on a sloped property. If your lot is in a newer subdivision, there may be a grading plan that can provide you more details with respect to the finished grades on your lot.

Tip!

To explore the different regulations in the City, you may want to check out our "Bylaw Search" feature at www.nanaimo.ca/bylaws/bylaws.aspx. If you leave the search string blank and press enter, a list of City Bylaws is displayed.

1

Getting to Know Your Lot

It is advisable to consult with a Land Surveyor to discuss the best time to have a site survey (and height survey, as applicable) done in preparation for building your home so you can understand the topography before you design your new home.

In cases where the lot includes or is adjacent to natural or man-made hazards, a geotechnical (soils) engineer may be required to assist in identifying requirements to ensure safe and suitable construction.

Natural features, such as steep slopes, floodplains or watercourses (ocean, lakes, wetlands, rivers, streams, etc.), may result in additional restrictions with respect to the design of your new home. A home built within the proximity of a watercourse or steep slope may have additional setbacks. Likewise, a home built adjacent to or in proximity of a watercourse may have a minimum basement floor elevation to ensure that, in times of high flooding, the home and its contents are protected.



Access

When considering the design of your home and the placement on your lot, be sure to keep in mind there are rules governing where a driveway can be placed, which are outlined in "CROSSING CONTROL BYLAW 1996 NO. 5174". For example, the driveway access cannot be in the same location as a bus stop, nor can the access be through the corner of the lot.

Designing Your Home now that you know your lot, it is time to design your new home.

Selecting a Design

To assist in the design of your new home, it is common to employ the services of design professionals and/ or architects to ensure your house will meet all the necessary *British Columbia Building Code* (*BCBC*) requirements, which would include important factors such as climate and seismic aspects in house design. An experienced professional will know the diverse requirements put forth by the various governing bodies and can assist you in designing a home which meets your needs and complies with existing regulations and code.



Think Green

A 'green' building is a structure that is designed, built, and operated in an ecological and resource-efficient manner. A green building may cost more to build, but saves through lower operating costs over the life of the building.

A primary consideration when building a new home is the orientation of the dwelling on the property. The orientation of a home can determine how much natural light your home will receive, minimizing the need for unnecessary lighting or heating requirements, and maximizing solar energy use. Think about appropriate landscaping that helps cool the home during summer

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Designing Your Home

Tip! Interested in talking to an energy advisor? Find an energy advisor by going to Natural Resource Canada's Office of Energy Efficiency www.nrcan.qc.ca

Designing Your Home

months while allowing for more natural light during the winter months

Other considerations might include the incorporation of grey-water systems, heat exchange units, or solar hot water and use of ultra low-flush toilets and lowflow shower heads. There are many products on the market designed for lighting and electrical use efficiency. When considering all these options, it is advisable to consult with a Certified Engery Advisor (CEA) who can make recommendations to improve your home's energy efficiency.

Measuring Performance

Measuring how green your home is using established performance criteria can help ensure your home has met specific standards in energy and water efficiency. When selling your home, this can be a great selling feature. The Built Green Program (www.builtgreencanada.ca) measures performance in energy efficiency, water conservation and indoor air quality. The federal Office of Engergy Efficiency of Natural Resources Canada at www.nrcan.gc.ca_has developed an EnerGuide Rating Service that can



assist homebuyers / home builders in measuring a home's energy performance. A highly energy-efficient new house should target a rating of 80 to 90 (on a scale of 0 to 100).

2

Designing Your Home

Tip!

The <u>BC Safety Authority</u> prohibits home owners from performing any electrical work in a house containing a suite. The home owner must employ a licenced electrician, working under an Electrical Permit, to do any electrical work in the dwelling.

Contact the <u>BC Safety Authority</u> for complete details.

Taking Advantage of Incentives

When building green, remember that there are a number of incentive programs available that can help cover some costs. The BC Hydro Power Smart program (www.bchydro.com) currently offers cash incentives for homes that have an 80 rating or higher. Some great tips for making your home energy efficient can also be found on the Canada Mortgage and Housing Corporation (CMHC) website at www.cmhc.ca. Other incentives are available through FortisBC (www.fortisbc.com) and the provincial LiveSmart BC program (www.livesmartbc.ca).

Secondary Suites

A secondary suite is permitted on most lots within the city of Nanaimo. If you are considering including a secondary suite in your new home or designing a home that could accommodate a suite in the future, you need to consider the regulations and code requirements which govern suites. In addition to the zoning bylaw, the City has a number of <u>publications</u> that can provide further information on secondary suites, including our helpful <u>Secondary Suite Guide</u>.

It is important to note that requirements for secondary suites are very specific and forethought should be given to the building design prior to proceeding with your building project.



Tip! Call Before You Dig! Before beginning any excavations, call BC One Call, a central agency to help identify where underground cables or pipes may be located on your property. Call toll-free 1-800-474-6886 or visit their website for more information at www.bconecall.bc.ca

Variances

When constructing a home, there may be situations where the home does not, or cannot, comply with current zoning requirements. Should this be the case, it is possible to apply for a variance. It is important to note that the permitted use or density of the lot cannot be varied. If the existing regulations result in an undue hardship, it may be possible to receive a variance from the Board of Variance (BOV). In cases where there is no hardship, it may be possible to request a Development Variance Permit (DVP). A DVP requires the approval of City Council. Service Centre staff can advise and provide direction with respect to proposed variances. Refer to the Planning & Design section of our website for DVP and BOV information.

Designing Your Home

Tip!

The **BC Safety Authority** prohibis homeowners from performing any electrical work in a house containing a suite; a licenced electrician is required to obtain an electrical permit to perform all electrical work.

What's Building in my Neighbourhood?

Residents interested in knowing what is happening in their neighbourhood or anywhere in the city can access current information on Building Permits, Development Permits, subdivision, rezoning and several other types of development applications on our What's Building in my Neighbourhood? page. You can browse the site or create an account and customize which neighbourhoods and application types that interest you. With an account, you can also subscribe to our notification system and automatically be notified through email.

Obtaining Your Permits before the construction of your new home can begin, you need to obtain the necessary permits.

Building Permit

ABuilding Permit must be obtained prior to commencing the construction of your new home. An application can be made in the Service Centre. To ensure that your application is processed as quickly as possible, it is important to have all the required documentation submitted along with your application. Required documentation includes:

- Building Permit Application
- Appointment of Agent (only needed if the applicant is not the owner of the property)
- Building Permit Cover Sheet
- □ BC Housing registration documents
- □ 2 complete sets of plans to scale
- 2 copies of the Site Plan to scale
- Truss and engineered floor and beam layout (if used)
- □ Associated fees

The preceding is a general list of items. Visit our website at www.nanaimo.ca where you can find more detailed information in the Building Inspections Publications and Forms page.





Obtaining Your Permits

Tip! Visit our website to get a copy of the WorkSafeBC Construction Project Checklist before beginning your project to find out the WorkSafeBC requirements related to your work.

Once your Building Permit Application is submitted, our Plan Checkers will review your house plans and ensure all the documentation is in order. When the Permit review has been successfully completed, your Building Permit will be issued (we endeavour to target no more than three weeks from application to issuance).



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Obtaining Your Permits

Permit fees vary based on the value of the construction; however, for the majority of new homes, the permit fee will be approximately 1% of the construction value. At the time of application, a non-refundable application fee is required. The application fee is 10% of the total permit fee. The balance of the Building Permit fee is payable when you pick up your permit.





Obtaining Your Permits

Access Permit

The creation of a driveway access requires a permit. The fee for this permit is \$25. The Access Permit application can also be made in the Service Centre and can be made at the same time as the Building Permit application.



Deposit

At the time you obtain your Building Permit, a \$750 refundable deposit is required to cover the cost of any necessary repairs to public property. Once your construction is complete, City staff will attend your job site to ensure that no damage has been done (to sidewalks, streets, etc.) during the course of construction.

Should City staff find that everything is in order, the bond will be refunded to you.



Tip!
By registering with MyCity, you can keep track of the status of your permit. Go to www.nanaimo.ca and click on the "Online Services and Payments" icon in the "Quick Links" section which will take you to the link for MyCity.

Development Cost Charge

Development Cost Charges (DCC's) are collected at the time of subdivision of residential lots. As such, the majority of new home builders will not be required to pay DCC's. However, DCC's may be charged if a second home is being built on a single lot, or if you are constructing a two-unit dwelling (this does not apply to secondary suites). You can confirm with Service Centre staff if your project will require the payment of DCC's and the current rates, or you can find a listing of the current DCC's in the Publications and Forms section (under the "Commercial" heading) in the Building Inspection section of our website.



Obtaining Your Permits



Development Permits

As stated in Part 1 in "Getting To Know Your Lot", a <u>Development Permit</u> may be required in certain circumstances (if there is an environmental concern or hazardous condition). If required, the Development Permit must be obtained before the Building Permit can be issued.

More information relating to Development Permits can be found in the Planning & Design <u>Publications and Forms</u> section of our website.



Obtaining Your Permits

Homeowner Protection

Prior to constructing a new home, the BC Housing (BCH) <u>Licensing & Consumer Services</u> branch requires all property owners to either:

- Pay the required fee, pass the <u>required exam</u>, and obtain an Owner Builder Authorization from BCH prior to applying for a Building Permit and constructing that home, or
- 2. Hire a builder who is licenced by BCH as a Registered Builder and can provide proof of warranty coverage required by BCH.

The BCH website at www.bchousing.org contains the information needed to begin this process, or call their office at 1-800-407-7757. An BCH authorization form is required by the City of Nanaimo prior to issuance of a Building Permit for a new home.

Electrical and Gas Inspections

While the City of Nanaimo will perform most of the building inspections related to home construction and/or renovation, the <u>BC Safety Authority</u> is responsible to perform inspections for <u>electrical</u>- and <u>gas</u>-related work. Information on requirements for taking out a <u>permit</u> are located on their website at www.safetyauthority.ca, or by calling 250-716-5200.



Tip!
If your new home is being built
on property that previously had
a home on it, it may be prudent
to consider upgrading the
service pipes already contained
on the lot while you have an
excavator on site.



Obtaining Your Permits

Tree Protection or Removal

If your site contains a tree, as defined by the "MANAGEMENT AND PROTECTION OF TREES BYLAW 2013 NO. 7126", a Tree Removal Permit may be required prior to tree cutting, major pruning, or undertaking activities that may damage the tree(s). Details can be found in the Tree Protection Bylaw or by contacting the Urban Forestry Coordinator in our office. If a Permit is required, a Tree Removal Application must be completed and submitted for review by City staff prior to any work being performed in this regard. The City Arborist will attend the site to make their analysis before a Tree Removal Permit is issued.

It is also important to be aware of the location of trees in proximity to your proposed excavation. An excavation within 5m of significant trees, even if on a neighbouring property, must be reviewed the City arborist.



Construction now that you have obtained your permits, it's time to get the construction of your new home underway!

Erosion and Sediment Control

Erosion is a natural process, but when land is disturbed by construction activities, erosion increases by 2 - 40,000 times the pre-construction rate. Erosion creates sediment, which is transported by flowing water, wind or gravity (slumping). To avoid erosion and associated impacts, it is important to have an Erosion Control Plan in place. There are a number of ways to help control this problem, and the City has a brochure available on this topic that may be of assistance to you; however, depending on the project site (especially if the site is a steep slope), it may be advisable to hire a geotechnical professional to assist in this area. Depending on the location of your lot, it is important to keep in mind that the Fisheries Act considers sediment to be a "deleterious substance" and its deposit in fish habitat is subject to fines of up to \$1 million per offence. The City encourages Erosion Control Plans as part of all development applications.





Construction

Tip!

By booking your inspection online on our <u>Building</u>

<u>Permit Inspection Request</u> page at www.nanaimo.ca,
you can print off your request for verification. Whether
you book online or by calling 250-755-4420, please
be sure to include both your permit number and civic
address, as well as the inspection required. Note that
4pm is the cutoff time to ensure you get a next business
day inspection (keeping in mind weekends and stat.
holidays are not a business day).



Construction

Inspections

Once your Building Permit Application is submitted, our Plan Checkers will review your house plans and ensure all the documentation is in order before you begin your project. Once the Plan Checker is satisfied that the plans comply with the *BC Building Code (BCBC)* and City bylaws, your Building Permit will be issued (we endeavour to target no more than three weeks from application to issuance). Once the Building Permit is issued and all your other permits are in place, you can then begin construction.

During construction, it will be necessary to have City Building Inspectors attend the work site and inspect the work being done during different stages - from the time the foundation is formed right up to issuance of the Occupancy Certificate. Based on your house plans, the Plan Checker will give you a general guideline of

the inspections you must call for during your project.



Building Inspectors will inspect the work for compliance with the BC Building Code (BCBC) and applicable City bylaws.

If you require more than one re-inspection to address existing deficiencies, you will be

subject to a re-inspection fee; therefore, it is important that you call for an inspection when you are sure the work is ready. Of particular note, as our Inspectors have large areas of the city to cover, please be aware that,



Tip! Your new house is under construction and you realize you want to make a change on your house plan! Be sure to submit any house plan changes in green ink to our office. The revised plans will need to be approved before any further inspections can be performed. Note that the revised plans may be subject to a re-stamping fee!

while we do provide next-day service for inspections required, we do not book specific times for inspections. It isn't necessary for someone to be on site for the inspection to take place, but our Inspectors will need full access to the building and all necessary plans and paperwork should be easily accessible for the Inspector to review.



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Construction

After all required inspections have been passed by the Building Inspector, the final inspection on a new home will be the Occupancy Inspection. If the Inspector confirms that work has been completed in compliance with the approved drawings and applicable Code, he/she will issue a Certificate of Occupancy, which then legally allows you to reside in the newly-constructed dwelling.



Typical Inspections







Occupancy

Summary

As you can see, there is a lot to consider when building a new home. Not only are there local bylaws and the *BC Building Code (BCBC)* to follow, but many other provincial and federal regulations may apply as well. Our Building Officials are well versed in City bylaws and the *BCBC* and can help you navigate these regulations.

In addition to your Building Permit, the following is a summary list of other permits to consider:

- Electrical Permit
- Gas Permit
- Tree Removal Permit
- Access Permit (for driveway)
- Development Permit
- Development Variance Permit



More Questions?

If you have any questions or if you require further information about any part of the home building process, phone or stop by the Service Centre. Our knowledgeable staff are available as a resource to assist you through your project.

Phone: 250-755-4429

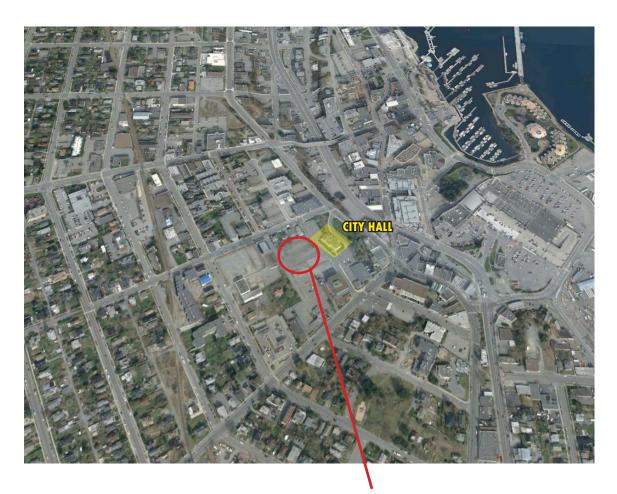
Links and Contact Info

For online viewers of this publications, below is a quick list of some links that may assist you in the permitting process:

- City of Nanaimo www.nanaimo.ca / 250-755-4429
 - <u>Building Inspections Publications and Forms</u> page for a listing of documents related to a residential <u>Building Permit Application</u>, <u>Secondary Suites</u>, and plumbing information and to access the <u>Frequenty Asked Questions</u> (FAQ) page.
 - Planning & Design Publications and Forms page to access applications for Board of Variance,
 Development Permit, Development Variance Permit, and Zoning regulations
 - · What's Building in my Neighbourhood? page
 - Zoning Bylaw
 - Bylaw Search page
 - City of Nanaimo <u>Official Community Plan</u> (OCP)
 - Building Permit Inspection Request page
 - MyCity (utility program for tracking City of Nanaimo accounts/permits)
- BC Housing Licensing & Consumer Services www.bchousing.org / 1-800-407-7757
 - Owner Builder information page
- BC Safety Authority (Electrical & Gas Permits) www.safetyauthority.ca / 250-716-5200
 - Information and links related to <u>Electrical Permits</u>
 - Information and links related to Gas Permits
- Land Title Office www.ltsa.ca / 1-800-577-5872
 - · Search for a Land Title
- Ministry of Transportation www.gov.bc.ca/tran
 - Highway Permits & Approvals page
- Canada Mortgage and Housing Corporation www.cmhc-schl.gc.ca
 - Energy Efficiency and Cost Savings page
- BC Hydro www.bchydro.com
 - Power Smart program
- Office of Energy Efficiency of Natural Resources Canada www.oee.nrcan.gc.ca
 - EnerGuide Rating System for new homes
 - Energy Advisor listing
- <u>Built Green Program</u> www.builtgreencanada.ca
- Canadian Home Builders' Association of Vancouver Island www.chbcvi.ca

Where Are We Located?

The City of Nanaimo Service and Resource Centre is located at 411 Dunsmuir Street, which is located just across the street to the rear of the main City Hall building.



Resident Worksheet

The following worksheet is intended to assist you in organizing your preparations for submitting a Building Permit Application:

Copy of Land Titl (easements/ rig	e - Anything to note? ht-of-way/ covenant, etc.)
Have I had a Site	Survey done for my lot?
The Zoning for m	y lot is:
	OCP, is there anything about my lot that may require me to obtain a Development
Has BCH authori	zation been given? Authorization number:
Are City services	available for my lot or do I need to consult with City Staff?
Is my lot located	in a hazard area that may require a Geotechnical Report?
Do Development	Cost Charges apply (ie. for two homes on one lot)?
Have I arranged	with the Safety Authority for electrical or gas permits?
Have I made prov	vision for erosion and sediment control during construction?
Do I require a Tre	ee Removal Permit (applies to tree cutting, some pruning, etc.)?
Do I have all my Application?	documentation and fees organized to submit my Building Permit
	Building Permit Application
	Appointment of Agent (if required)
	Building Permit Cover Sheet
	BCH registration documents
	2 complete sets of plans to scale (1 electronic/1 hard copy)
	2 copies of the Site Plan to scale
	Truss and engineered floor and beam layout (if used)
	Associated fees