

OPEN HOUSE

Welcome to the Columbia Shuswap Regional District's Open House on the new Building Inspection Service for Electoral Areas B, E and F.

Please spend some time reviewing the poster boards to learn about the new service. Your Electoral Area Director and CSRD staff are here to answer any questions you may have. There are a number of hand-outs available to take with you, including a 12-page *Overview* on the service. All of the information is also available online at the CSRD website under the "services" tab (csrd.bc.ca/services/building-regulationinspection).

WHAT IS BUILDING INSPECTION?



BUILDING INSPECTION

Building inspection services are established by local governments to ensure that new construction complies with the requirements of the *BC Building Code*, as well as the regulations that are set out in key community planning documents, such as Zoning Bylaws and Official Community Plans (OCPs).

Building inspection is most easily understood in the context of the broader land development process. In British Columbia, governments at both the provincial and local levels have important roles to play in creating and enforcing the rules that govern this process. The provincial government is responsible for creating the *BC Building Code*, a technical document that contains requirements and standards for the construction, alteration, repair and demolition of all types of buildings.

Local governments — including regional districts — regulate development using both land use and building bylaws. On the land use side, municipalities and regional districts create Zoning Bylaws and OCPs that outline their communities' long-term goals, and that guide development in ways that support the goals. On the construction side, local governments adopt Building Regulation Bylaws to enforce the requirements of the *Building Code*, and to detail the building permit approval process.

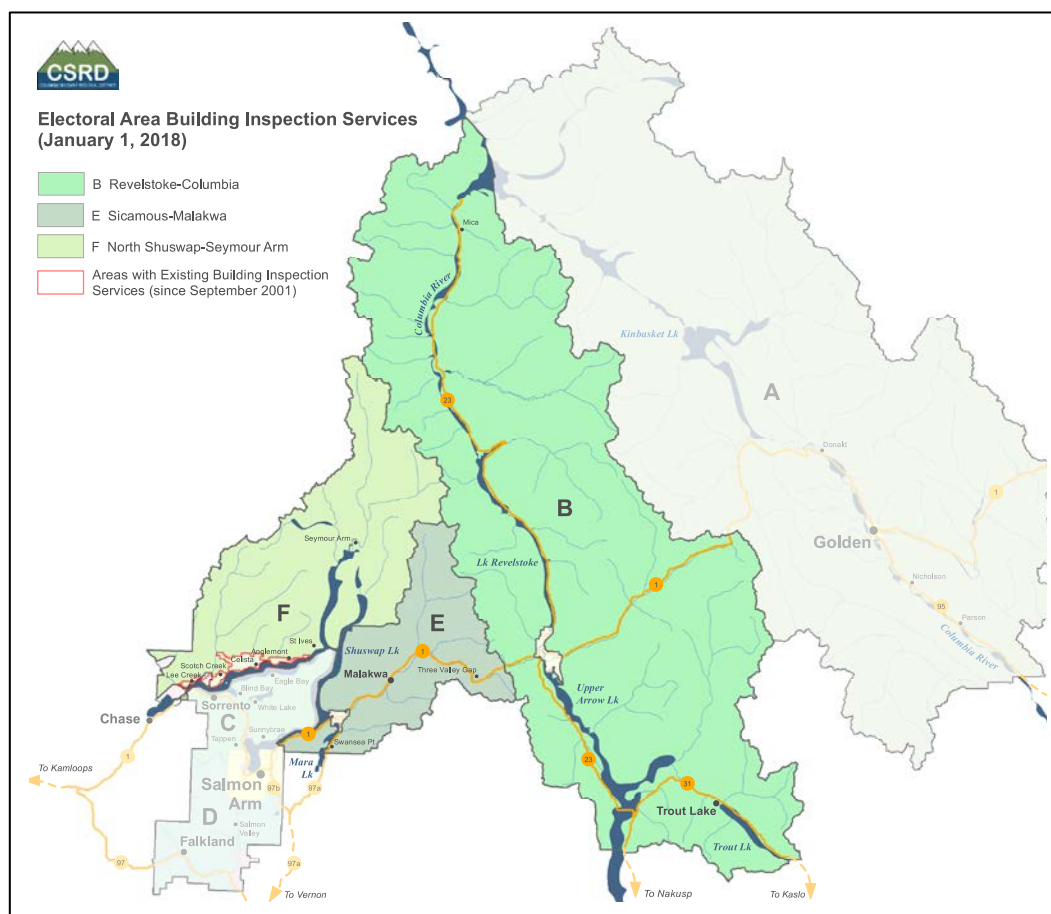
Property owners who wish to construct buildings in jurisdictions that are covered by a Building Regulation Bylaw must apply for and obtain a building permit before starting construction. Building inspection is the service through which applications for building permits are reviewed by local governments for compliance with the *BC Building Code*, and with the relevant Zoning Bylaws and OCPs.

BUILDING INSPECTION

The new building inspection service will take effect on January 1, 2018, throughout all of Electoral Areas B, E and F. The service is a response, in part, to concerns about the consistency of construction quality, and adherence to the *BC Building Code* regulations. The initiative also reflects a strong desire on the part of residents and the CSR D to promote local planning goals. In Areas B, E and F, residents have invested heavily in the creation of Official Community Plans, Zoning Bylaws and other tools to identify and promote important goals, including goals related to the natural environment and community character. Building inspection will help to ensure that development respects and supports these goals.

The new service is limited to Areas B, E and F. Other areas of the CSR D, however, may opt into the service in the coming years.

It should be noted that since 2001, building inspection has existed in a portion of Electoral Area F. The new service will extend building inspection across the entire area, and will replace the existing service.



VALUE OF THE SERVICE



HEALTH AND SAFETY

The main purpose of a building inspection service is to protect public health and safety. Building inspection services help to ensure that residential, commercial, industrial and public buildings meet the minimum construction standards presented in the *BC Building Code*.

PLANNING GOALS

Building inspection is a tool to implement and promote a community's local planning goals. In Electoral Areas B, E and F, residents have created OCPs and Zoning Bylaws with regulations to promote a range of important goals, including those related to the protection of watercourse riparian areas, and the type and form of community development. Through the building inspection service, projects will be reviewed for compliance with key planning regulations at a crucial stage in the development process — namely, before construction occurs. In the absence of building inspection, there is a risk that construction may proceed in ways that are not consistent with policies and regulations, and that undermine local planning goals. Construction without building inspection may also result in buildings being placed in potentially unsafe areas (e.g., hazardous areas). Efforts to enforce compliance after construction are costly and acrimonious for the property owners, local government, and local taxpayers.

HOW DO BUILDING INSPECTIONS PROTECT PUBLIC HEALTH AND SAFETY?

Buildings are complex, particularly when they include plumbing, electrical wiring, and connections to drinking water and septic systems. The *BC Building Code* establishes minimum requirements that are designed to help keep occupants safe and healthy. When followed, the requirements help to ensure that buildings:

- ▶ are structurally sound, with proper building frames and foundations
- ▶ provide adequate fire protection
- ▶ address issues concerning radon gas
- ▶ provide adequate exits in the event of emergencies
- ▶ are equipped with proper plumbing for safe drinking water and liquid waste disposal
- ▶ minimize hazards to prevent accidents

All buildings are required to be constructed to the *BC Building Code*. Only buildings in areas with building inspection, however, are subject to the consistent and high level of oversight required, at key points of the construction process, to ensure that the *Code* is met and safety standards upheld.

OTHER BENEFITS

Some of the other benefits of building inspection are as follows:

- ▶ **Ensures Other Requirements are Met** — A building inspection service allows local governments to ensure that property owners have obtained all necessary permits and development approvals, including those required by other agencies such as Interior Health, the Ministry of Transportation and Infrastructure, and BC Housing.
- ▶ **Promotes Equitable Taxation** — BC Assessment uses permit records to ensure that the assessed value of each property represents that property's true market value. This information provides for an equitable distribution of the property tax burden across all property owners. Without this information, owners who have improved their properties may not be paying their fair share of local taxes.
- ▶ **Provides Important Planning Information** — Local governments collect current and historical building data to assist in making development forecasts, planning policies, and infrastructure plans. The information is also accessed and used by a variety of public agencies and by individuals.
- ▶ **Protects Consumers** — Building permit records provide a level of assurance to homebuyers that construction work has been undertaken in accordance with the standards of the *BC Building Code*. Homeowners who are undertaking renovations can also take comfort in knowing that contractor plans have been reviewed and work inspected for compliance to important health and safety standards.

WHEN DOES IT START?



SERVICE APPROVAL

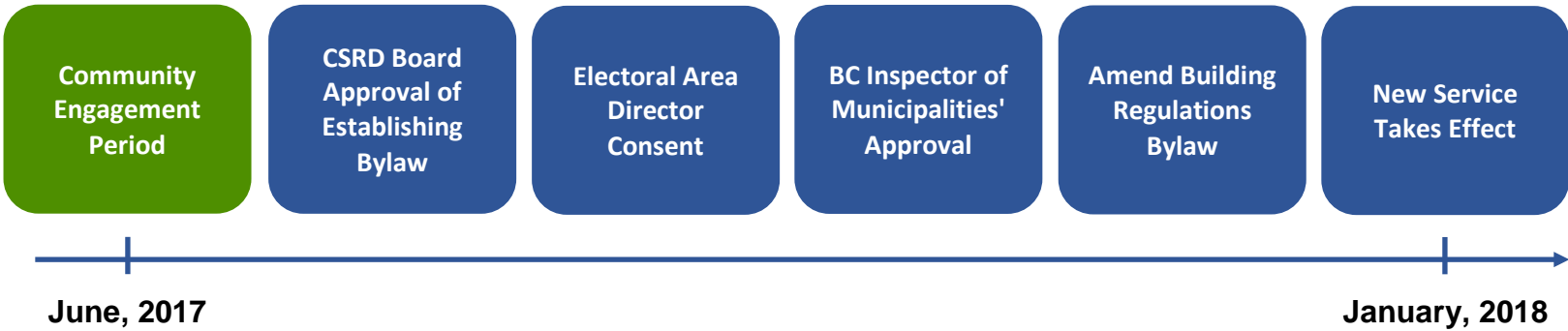
The new CSR D building inspection service will take effect throughout the whole of Electoral Areas B, E and F on **January 1, 2018**.

For the remainder of June, 2017, Electoral Area Directors and staff will be engaging the community on the new service — this Open House is a key part of the engagement effort. Following the engagement period, staff will prepare a building inspection service establishment bylaw for review by the CSR D Electoral Area Directors' Committee, and for submission to the CSR D Board.

After Board endorsement, the bylaw must receive approval of the electors within the service area. Sometimes when regional district services are established, referendums are used to obtain this approval. The *Local Government Act* recognizes, however, that referendums are not well-suited to every local government decision. Decisions to regulate the actions of individuals through the establishment of regulatory services such as building inspection are good examples. Regulatory services have important health, safety, economic, environmental and other benefits that are important to the broader community. These services do not require approval through a referendum. The *Act* enables the Electoral Area Director of each participating area to consent to establishing the service on behalf of, and for the benefit of, his or her electors. For the new CSR D building inspection service, approval will be obtained using this Electoral Area Director consent provision. A referendum on the new service will not be held.

Following Director consent, the Province's Inspector of Municipalities will be asked to give formal approval. The CSR D Board will then need to amend the existing *Building Regulation Bylaw No. 630* to include Electoral Areas B, E and all of F, and to change the inspection process and fees to allow for six inspections.

2018 JANUARY						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
7			10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			



CONSTRUCTION UNDERWAY

Property owners who have passed the framing stage of construction prior to January 1, 2018, will not need to apply for a building permit. Owners in this situation should keep records of work (invoices, receipts, photos) to provide proof that construction did, indeed, reach this stage prior to the start of the new building inspection service. Any projects underway that have not proceeded passed framing will, as with all new projects, be subject to the requirements of the new service. Permits will be required for these projects.

HOW DOES IT WORK?



BUILDING PERMITS

On January 1, 2018, the new building inspection service will be introduced throughout all of Electoral Areas B, E and F. Property owners in these areas will be required to obtain a building permit before beginning construction of any type of building — single family, multi-family, commercial, industrial and public. There are some exemptions to this requirement; however, in most cases, owners will need to get a permit.*

Building Permits Required

- ▶ construction of a house, townhouse, commercial, industrial or public building
- ▶ construction of accessory buildings, including most structures (e.g., garage) larger than 10 m² (110 ft²)
- ▶ demolition of a building
- ▶ significant alternation to, or repair of, an existing building
- ▶ changes to the use or occupancy of a building
- ▶ relocation of a building
- ▶ alterations that affect venting or sewerage
- ▶ installation of a factory-built or manufactured building

Building Permits NOT Required

- ▶ one-storey accessory buildings that are under 10 m² (110 ft²), and that do not create a hazard
- ▶ non-structural projects valued at less than \$10,000 that do not create sleeping spaces
- ▶ farm buildings with "low human occupancy", situated on properties assessed as Farm
- ▶ various non-structural repairs
- ▶ patios, decks or balconies that are less than 0.61 m (2 ft) off the ground
- ▶ repairs or minor alterations to plumbing that do not affect the venting or sewerage
- ▶ landscaping retaining walls less than 1.5 m (4.5 ft) high that do not support buildings or parking

BUILDING PERMIT PROCESS

- ▶ **Application** — To start the process, the property owner will submit an application that details the type of construction, alteration or repair, and the value of the proposed work. Drawings and a site plan will need to be provided, and the permit fee will need to be paid. Other documents may also be required, depending on the type and location of the project.
- ▶ **Plan Checking** — The application and plans will be reviewed by CSRD staff for compliance with the *BC Building Code*, the *CSRD Building Bylaw*, local Zoning Bylaw regulations, and development permit guidelines in the applicable OCP. Compliance with other agency approval processes will also be reviewed. After all checks have been done and concerns addressed, a building permit will be issued.
- ▶ **Building Inspections** — CSRD inspectors will conduct six (6) on-site building inspections at key points of construction.

Once a building permit is issued, construction will need to begin within six (6) months, and completed within three (3) years.

Six (6) Building Inspections

On-site building inspections will be conducted at key points of the construction process, including at the:

1. Footing construction stage (before concrete)
2. Installation of perimeter drainage pipe and drain rock (prior to backfilling)
3. Installation of building drain, sanitary or storm sewer, and plumbing system (prior to backfilling)
4. Framing construction stage (before drywall)
5. Insulation, vapour barrier and air barrier stage
6. Completion of the project

The existing building inspection service in Area F requires only three (3) inspections. Industry best practices, however, suggest that six (6) is the minimum number needed to ensure adherence to the *BC Building Code*. In most places, including in the municipalities of the CSRD, more than six (6) inspections are required.

* To find out if a specific project will require a permit, contact the CSRD building staff at 1.888.248.2773.

COST OF BUILDING INSPECTION



SERVICE COSTS

The new building inspection service is expected to cost about \$370,000 in its first year of operation (2018). More than half of that cost — close to \$200,000 — will be recovered in the form of building permit fees; the remainder will be raised through property taxes on all properties (land and buildings) in Areas B, E and F.

Service costs will increase from those of the current Area F service, given the increase in service area, the number of affected properties, and the higher number of inspections in the new service (six inspections instead of three). Service revenues will also increase.

BUILDING PERMIT FEES

The permit fees will be consistent with those in place in the existing Area F service, with adjustments to reflect the additional three inspections under the new service. Three types of fees will be payable for each application:

- ▶ application fee
- ▶ permit fee (based on construction value)
- ▶ special fees for items such as demolitions, moving a building, changing occupancy type, and other cases

The application fee will be \$72 for a single family dwelling, and \$288 for multi-family, commercial, public or industrial buildings. The permit fee will be a flat charge of \$648, plus:

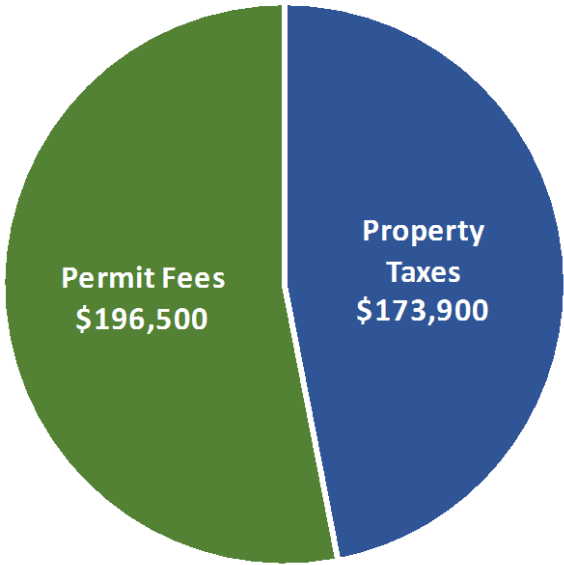
- ▶ \$72 for the first \$1,000 of construction value
- ▶ \$7.20 for each additional \$1,000 of value, up to \$100,000
- ▶ \$6.00 for each additional \$1,000 of value over \$100,000

PROPERTY TAX IMPACT

All property owners in Areas B, E and F will contribute to the net cost of the new building inspection service. The accompanying table shows the annual tax payment for different property types and assessed values (land and improvements), based on 2016 assessments.

Property Type	Assessed Value	Tax Rate	Tax Payment
Residential	\$200,000	0.078	\$15.60
	\$250,000	0.078	\$19.50
	\$300,000	0.078	\$23.40
Commercial	\$500,000	0.191	\$95.55
	\$1,000,000	0.191	\$191.10
Industrial	\$1,000,000	0.265	\$265.19

Building Inspection
Cost Recovery



Building Permit Fee Single Family (Detached) House Construction Value \$200,000

Application fee	\$72
Permit Fee	\$2,033
Total	\$2,105

This fee allows for the six (6) required inspections; an additional inspection for a fireplace (if required) would be an extra \$72.

Note that the CSRD has the ability to credit the application fee to the total building permit fee. In such cases, the total fee for the \$200,000 single family house would be \$2,033.

GLOSSARY: PART I



APPLICATION DOCUMENTS

Building permit applications must be accompanied by a number of different documents. This chart describes some of the key documents, and explains where to get them.

DOCUMENT	DESCRIPTION	WHERE TO GET IT
Statement of Title	A statement of title details the ownership of a lot, its legal description, and the list of any documents registered on title (mortgages, easements, covenants, etc.).	A statement of title is obtained from the BC Land Title and Survey office (www.ltsa.ca). The website provides a list of registry agents that can provide, and help owners interpret, the statement of title and other documents registered on title.
Covenants and Easements	Easements are agreements that allow other parties access to the property (for services, driveway access, etc.). Covenants are commitments that are attached to the property, typically regarding use, and that bind the property owners. Covenants and easements are registered on title.	Copies can be obtained through a registry agent at the BC Land Title and Survey office (www.ltsa.ca). A lawyer, notary public or land surveyor can also provide title searches, and provide an explanation of any records or documents registered.
Letter of Authorization	A letter of authorization enables a builder, contractor or other third party to submit plans and applications on behalf of the property owner. Authorization forms must be signed by all owners of the property.	The CSRD has an authorization form available at the office or online (www.csr.bc.ca).
Estimated Value	Building permits require an estimate of the value of the improvements. This estimate, which is different from the cost of the materials or work, takes into account the amount that the improvement will add to the value of the property.	Typically the estimated value on building permits is provided by the applicant, and is based on figures from the contractor or builder. The amount is not affected if the project is completed by the owner, or if any materials are obtained for free. If the value is unknown, refer to <i>CSRD Building Regulation Bylaw</i> schedule .
Record of Sewage System and Septic Letter of Certification	Buildings that have plumbing or may change septic loads require proof that there is an adequate septic system to handle the wastewater.	The Salmon Arm Health Centre (250.833.4106) can provide more information on septic approvals. Septic systems must be built by an Authorized Person who must submit a Record of Sewage System (RSS) prior to construction, and a Letter of Certification to Interior Health within 30 days of completing construction. The Letter of Certification is required prior to receiving final building occupancy approval by the CSRD.

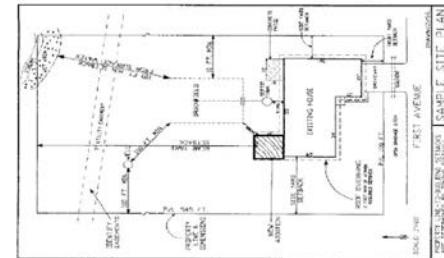
GLOSSARY: PART II

BUILDING PLANS

Building permit applications require copies of building plans, including site plans, elevations, cross sections, floor plans and foundation plans.

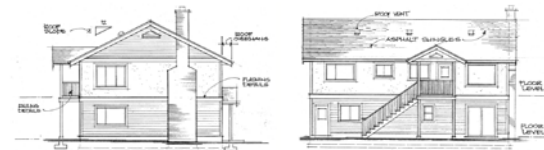
► Site Plan

Site plans illustrate the physical location of improvements, such as buildings and driveways, in relation to the property lines, and to natural features on the property. Site plans must include the distances from the buildings to the property lines and features.



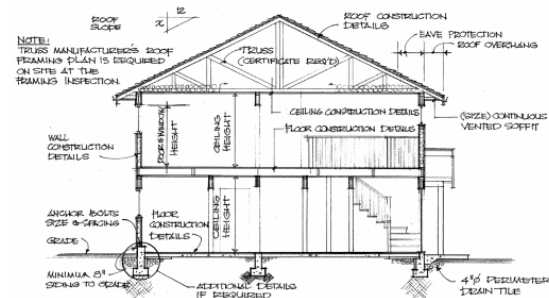
► Elevations

Elevations show what the building will look like from each side (rear, front and both sides) once constructed. Plans are drawn to scale.



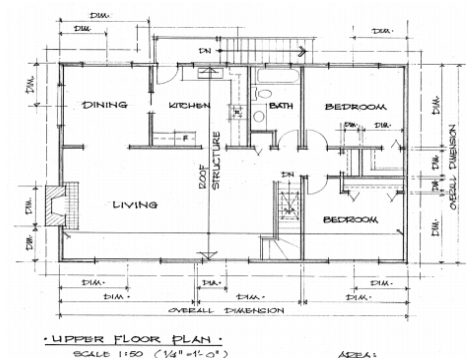
► Cross Section

Cross Section plans show the structural detail of the inside of a building, as though it were cut on a vertical plane. Plans show ceiling heights, wall, floor and ceiling thicknesses, truss and framing information, and other details. Plans are drawn to scale.



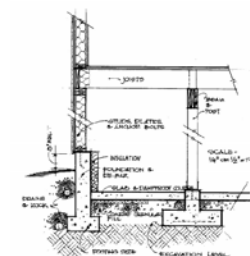
► Floor Plans

Floor plans show the inside details of each storey from “plan view”, looking from the top down into the building (as though the roof were removed). The plans show the dimensions and use of each room, and the relationships among rooms, spaces and features. Sometimes called blueprints, floor plans are drawn to scale.



► Foundation Plan

Foundation plans typically use the floor plans of the ground floor to indicate the footings and foundation walls. Foundation plans can be accompanied with additional cross section detail to show more information on the construction, materials and surrounding works.



RENOVATION SCENARIOS



RENOVATION TO INCLUDE SECONDARY SUITE

The property owner, builder and CSRD have important and distinct roles in the building inspection service. This scenario describes these roles in the renovation of an existing house to include a secondary suite.

Property Owner

- ▶ hire a builder; discuss plans, materials, cost
- ▶ get certificate of title and copies of covenants
- ▶ obtain plans from builder, including
 - 2 sets of building plans showing elevations
 - site plan with dimensions
 - foundation plan
 - floor plan
 - cross sections
- ▶ estimate value of improvements
- ▶ obtain record of sewerage system (Interior Health)
- ▶ submit building application, along with fee, to CSRD
- ▶ sign and submit agent authorization form (www.csr.bc.ca) if builder or contractor is making submissions and decisions on behalf of property owner
- ▶ pay remainder of building permit fee, once permit ready to be issued
- ▶ provide letter of certification for septic system (prior to final approval and occupancy)
- ▶ ensure that any other permits (e.g., electrical, gas) are obtained from BC Safety Authority



Home Builder

- ▶ become a Licensed Registered Builder
- ▶ prepare and discuss plans with owner
- ▶ submit plans as part of the building permit process
- ▶ coordinate and obtain any other relevant permits (e.g., electrical, gas) on behalf of owner
- ▶ begin work on house after permit(s) received
- ▶ contact CSRD building inspectors to inspect during framing, insulation and final stages
 - 2 or 3 inspections required, depending on age of home and level of insulation



CSRD

- ▶ review application and accompanying plans
- ▶ inform applicant of any additional requirements (e.g., other studies, development permits)
- ▶ confirm total fee and collect fee from applicant upon issuance of building permit
- ▶ identifies number of inspections required
- ▶ conducts inspections when contacted by owner/builder

RENOVATION OF KITCHEN AND BATHROOM

This scenario describes the roles in the renovation of a kitchen and bathroom, without structural change or relocation of plumbing fixtures.

Property Owner

- ▶ hire a builder; discuss plans, materials, cost
- ▶ confirm with builder that there are no structural changes to the house that require a CSRD building or plumbing permit
 - septic assessment and confirmation, as well as electrical / gas permits, may still be required



Home Builder

- ▶ confirms with property owner that no CSRD permits are required, based on plans



CSRD

- ▶ no applications, review or inspection required

CONSTRUCTION SCENARIO



NEW HOUSE ON A VACANT LOT

The property owner, builder and CSR D have important and distinct roles in the building inspection service. This scenario describes the role of each player in the construction of a new house on a vacant lot.

Property Owner

- ▶ hire a builder; discuss plans, materials, cost
- ▶ get certificate of title and copies of covenants
- ▶ obtain plans from builder, including
 - 2 sets of building plans showing elevations
 - site plan with dimensions
 - foundation plan
 - floor plan
 - cross sections
- ▶ estimate value of improvements
- ▶ obtain record of sewerage system (Interior Health)
- ▶ submit building application, along with fee, to CSR D
- ▶ sign and submit agent authorization form (www.csr d.bc.ca) if builder or contractor is making submissions and decisions on behalf of property owner
- ▶ pay remainder of building permit fee, once permit ready to be issued
- ▶ provide letter of certification for septic system (prior to final approval and occupancy)
- ▶ ensure that any other permits (e.g., electrical, gas) are obtained from BC Safety Authority



Home Builder

- ▶ become a Licensed Registered Builder through BC Housing
- ▶ prepare and discuss plans with owner
- ▶ submit plans as part of the building permit process
- ▶ coordinate and obtain any other relevant permits (e.g., electrical, gas) on behalf of owner
- ▶ begin work on house after permit(s) received
- ▶ contact CSR D building inspectors to inspect during each of 6 stages in the process (2 business days' notice required for each inspection)



CSR D

- ▶ review application and accompanying plans
- ▶ inform applicant of any additional requirements (e.g., other studies, development permits)
- ▶ confirm total fee and collect fee from applicant upon issuance of building permit
- ▶ conduct inspections at each of 6 stages of construction, when contacted by owner/builder