

# The Municipality of North Cowichan Building Permit Process and Development Guide for Single Family dwellings and Duplexes

The building permit process in essence is the review of the development plan including building/s of a property or small lot.

This article is to provide an in depth understanding of the building permit process and land development of a property for a single family dwelling or duplex. This information can assist in planning and executing your next building project.

## Developing a parcel of land/lot.

You own or are considering purchasing a parcel of land within the jurisdiction of the Municipality of North Cowichan. This land/lot will have a pre-established **use** like (R-1 single family dwelling). The **use** comes from an **Official Community Plan (OCP)**. The OCP is an established guide for the development of the community.

When the lot was created through the subdivision of a larger parcel of land the zoning type from the OCP would have been applied to the lot.

## Consideration

If you haven't purchased a lot, make sure to gather all the information below to determine if the lot will truly suit your intended use of the land, including, building size, height and building area. If not researched the development of the lot may have large unexpected costs, delays or limitations.

## Zoning

Each lot once registered is designated a zoning type, within the type, will be the permitted uses and basic regulations regarding the development of the lot.

## Other effects and development considerations

Along with the zoning, at the subdivision stage each lot has registered on the property title any encumbrances that pertain to the development of that particular lot.

Although not limited to all possibilities, typical encumbrances would be:

1. Septic field location covenant
2. Driveway access location
3. Drive way easements over other property
4. Right of ways for, Storm Sewer, sanitary, hydro, cable, water or other utilities.
5. Required storm water infiltration systems
6. Geotechnical requirements, due to steep slopes, soil fill or erosion potential.
7. Required Lighting or street scale trees
8. Fire interface covenants
9. Energy conservation requirements
10. Building Scheme

## **Building Design**

Considering the previous information you are now ready to design a home that will fit within the parameters of the previous regulations and or encumbrances.

## **Building Services**

Every residential building requires provisions for water, sanitary and storm water dispersal. (Electrical permits are issued by the BC Safety Authority)

When considering the location and elevation of the proposed dwelling, consider the elevation of the sanitary and storm connections. It's not uncommon that a buildings floor levels are adjusted from the anticipated level to allow for gravity drainage to sanitary or storm connections. A sanitary Pumping System in a basement is an option at a cost. (No storm water pumping)

## **Building Design Considerations**

Building construction materials, installation methods, Codes and regulations are always changing.

Many of these areas impact the construction of a buildings design especially residential buildings.

A list of areas of impacted over the last 10 years or so.

- Access and Accessibility
- Seismic requirements (earthquake resistance)
- Radon gas mitigation (radioactive soil gas)
- Complex building designs requiring structural engineers engagement
- Challenging building lots due to steep slopes, poor soil conditions or water courses.
- Higher Energy efficiencies and changes to energy sources
- Water conservation
- Heating and cooling systems
- Building envelope changes due to extreme weather conditions
- Home warranties
- Fire interface
- Soil contamination (lots with previous industrial use)
- Fire Department response times

It's imperative that all the information above be understood by the owner and designer/consultant for the new building design.

A local government office will provide the zoning information (typically on line) and all the building permit application information, but will not engage in the design. Once a design has been submitted for building permit approval, all the relevant information will be reviewed but only to confirm compliance, and when necessary guide applicants with any corrections or minor changes.

## **Building Permits**

The North Cowichan Building Department realizes the complexity and amount of information required to process a building permit (BP). To assist applicants, the Building Department provides on-line resources including check lists for each building type so applications are as complete as possible.

Applications for dwellings for example are received and within a few business days reviewed for content based on the same checklist we provide on line. Complete applications are then referred to pertinent departments for review. Each Department has their own specific areas of interest.

## **Departmental Building Permit Reviews**

Provided below is an overview of each Departments area of responsibility in the BP review and approval process. Reviewing the departmental areas of interest an applicant can see the correlation with the application check list. This also highlights the need for a complete BP application.

### **Planning Department Review**

1. **Zoning**-review the proposed *use* of the building, building setbacks, building height, lot coverage and gross floor area.
2. **Title**-Review for covenants, for septic siting, street lighting, street scale trees or energy conservation measures.
3. **Development permit areas**, review for (a) DPA 1 – General (b) DPA 2 – Marine Waterfronts (c) DPA 3 – Natural Environment (d) DPA 4 – Hazard Lands (e) DPA 5 – Farm Land Protection.
4. **Archaeological areas**-review maps for archaeological sensitive areas.
5. **Urban Wild Fire Interface**-review maps for high fire hazard areas and if necessary register fire interface covenant.
6. **Retaining walls**-Review any proposed retaining walls to determine if a Development Permit is required to control aspects of the retaining wall.

### **Engineering Department**

1. **Title**: A review of the title to determine if the building proposal will impact any easements, rights of ways or covenants.
2. **Driveway**-review of the proposed driveway to determine.
  - If the access has good visibility and accessibility for use and passing traffic.
  - Review the driveway width and the transition to the sidewalks or street.
  - Review driveway slope up or down.
  - Determine if a culvert is required, if required request a cost and initiate the installation.

3. **Civil Services:** A review of services available to the property.
  - **Water**, if municipal, is the supply adequate for the proposal, is a water meter required, has the existing water meter box been damaged
  - **Sanitary service**-if municipal, does the connection invert elevation work with the proposal, is it adequate in size for the proposed use. If provided on site, collect VIHA septic system documentation and approval.
  - **Storm service**-if municipal, does the connection invert elevation work with the proposal, is a site infiltration system required by covenant. If storm dispersal is on site, where? What is the design, will it impact the building or a neighboring property.
4. **Flood Mapping**-Areas impacted by pre-determined flood maps that provide minimum safe floor elevations for buildings relating to potential flooding.
5. **Development Cost Charges or DCC's**-a review to determine if development cost charges apply to the proposal, example, a new secondary suite with a cost of construction over \$50,000 will be subject to DCC's based on services provided by North Cowichan, like roads, parks and civil services.

#### **Building Department Review:**

1. **Building Permit application**-review the permit application for content and extract proposed construction value for permit fees.
2. **Site disclosure Statement for soil contamination**-review the Provincial Site Disclosure statement for correct content and if necessary inform the Province of a potential contaminated site.
3. **Title**-review to confirm that the title was requested within the past 30 days and that the owner matches the application or authorization form. Review covenants for possible geotechnical requirements.
4. **Warranty**-review the BC Housing Home Owner Protection document, for:
  - Correct legal address
  - The owner is the same as the title
  - If a warranty is provided, the builder is currently registered as a registered builder and that it is the same builder on the BP application
5. **Potable Water** if water is supplied on site collect water sample at occupancy
6. **Septic** if the septic disposal is on site, collect septic filing and final approval prior to occupancy
7. **Truss and beam document**-match truss and beam document with the proposed building, extract end reactions, (point loads) determine if the imposed loads are considered in the building design, and if a structural engineer is required.
8. **Energy Step Code Review:** Review the submitted Energy advisor report and confirm the proposed building design has incorporated the required energy efficiency details and meets the current step code level
9. **Building Code Plan Review:**
  - Review the entire building for building code compliance, work with the applicant on any necessary changes or engineers design requirements
  - Calculate building permit fees
  - Submit stats Canada report data

- Add any special conditions to the permit they may be necessary

**10. Complete and Issue the Building Permit**

- Organize the outgoing information from each department.
- Package and send out completed Building Permit for signing.