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BC Building Permit Survival Guide

Fees, timelines, contacts, and traps for 13 BC jurisdictions — every figure flagged VERIFIED or ESTIMATE.

Victoria · Saanich · Langford · Nanaimo · Duncan · Cowichan Valley
Surrey · Burnaby · Richmond · Coquitlam
Kelowna · Kamloops · Abbotsford

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BC Building Permit Survival Guide

The homeowner and small-contractor field guide to getting a building permit in British Columbia — without the stalls, surprise fees, and double-rate penalties.

> **How to read this guide**
> Every fee, phone number, and rule in this guide is flagged either **VERIFIED** (checked against the municipality's own published schedule or confirmed with the office) or **ESTIMATE** (a planning range compiled from local builder guidance — call before you budget). No guide can replace a five-minute call to the permit desk, and fee bylaws change: fees were re-checked October 5, 2026.

What's inside

- **Part 1 — Permits 101:** when you need one, what happens if you skip it, and the process from first call to final inspection.
- **Part 2 — Vancouver Island:** Victoria, Saanich, Langford, Nanaimo, Duncan, and the Cowichan Valley Regional District.
- **Part 3 — Lower Mainland:** Surrey, Burnaby, Richmond, and Coquitlam.
- **Part 4 — Interior & Fraser Valley:** Kelowna, Kamloops, and Abbotsford.
- **Part 5 — The universal survival checklist:** documents, inspection stages, and the ten questions to ask any permit office.

Thirteen jurisdictions are profiled in depth. If your project is somewhere else in BC, Part 1 and Part 5 still apply everywhere in the province — and the free **Permit Finder** at **tradeschoolsandpermitinfo.ca** matches any BC address to its correct permit office.

Part 1 — Permits 101

Do I actually need a permit?

In most BC municipalities you need a building permit for: new construction and additions; accessory buildings (garages, large sheds, shops); secondary and garden suites; structural changes (moving or removing walls, beams, foundations); interior renovations that touch plumbing or framing; decks above 600 mm (about 2 ft); exterior modifications; solid-fuel appliances (wood stoves); demolition; and changes of occupancy or use.

You generally do **not** need one for painting, flooring, replacing fixtures in the same location, fences (below the local height limit), or low decks under 600 mm. **Electrical and gas work is a separate system entirely** — those permits come from Technical Safety BC (or the City of Vancouver's own program in Vancouver), not your municipal hall.

> **What skipping the permit really costs**
> Victoria charges **2.8% on the first $20,000 and 1.4% thereafter** for work done without a permit — exactly double the normal rate (currently $0 under Bylaw No. 26-020 until January 29, 2027) — and other municipalities have similar doubling provisions. On a $50,000 renovation caught without a permit, you pay roughly twice the fee *and* face open-wall inspections, stop-work orders, and disclosure problems when you sell. The 2× penalty is the whole argument: the permit is always the cheap option.

The process, start to finish

1. Confirm jurisdiction. More permit-office grief starts here than anywhere else. "Duncan" addresses are usually North Cowichan or CVRD. "Nanaimo" fringes are the Regional District of Nanaimo. Langford is not Colwood. Port Coquitlam is not Coquitlam. Check first.

2. Call before you draw. Most offices offer a free consultation. Five minutes with a building inspector before you commission drawings can save you a resubmission cycle.

3. Submit a COMPLETE application. Wait times in this guide are each city's own published figures where available; the clock starts at a *complete* application, not submission — an incomplete package sits in a resubmission queue, sometimes without anyone telling you.

4. Plan review. Zoning/development review happens before building code review in most municipalities — it's where projects stall. Heritage areas, development-permit zones, riparian setbacks, and flood plains all live in this step.

5. Permit issued — post it, and book inspections. Typical residential stages: foundation/footings, framing, plumbing rough-in, insulation/vapour barrier, and final. Don't cover work before it's inspected; uncovering it is on you.

6. Final inspection and closure. An open permit haunts property sales years later. Get the final, keep the paper.

Part 2 — Vancouver Island

Victoria

● **VERIFIED** checked against published municipal schedules

The capital runs a clean percentage-based system with a genuinely painful penalty rate for unpermitted work, and a development-permit layer that catches people off guard in heritage and designated zones.

Fees

Item	Fee
Application fee	$100
Permit fee	1.4% of construction value
Unpermitted-work penalty	2.8% on first $20,000, then 1.4% (double rate)
Extension / reactivation	$100
Post-issuance revisions	Greater of $100 or (lesser of 10% of fee / $125 per hour)
Development Permit (where required)	Varies by type (Land Use Procedures Bylaw)

Fee holiday until January 29, 2027

Bylaw No. 26-020 (s.3–s.5) sets every fee in the table above to $0 for complete applications received after its January 29, 2026 adoption, up to and on its repeal (the City gives January 29, 2027).

Development permits come first

Sixteen designated development-permit zones plus heritage areas mean many projects need a DP *before* building review starts. Pre-check your address on **VicMap** before you plan a timeline.

Typical timelines

Not published — check with the city (none posted by the City of Victoria, checked Sep 2026).

Trap to avoid
Saanich, Oak Bay, and Esquimalt addresses are NOT City of Victoria — different halls, different fee schedules. Confirm jurisdiction before quoting anyone a fee.

Contact the office
City Hall, 1 Centennial Square, Victoria BC V8W 1P6
Phone: 250-361-0344
permits@victoria.ca · zoning@victoria.ca

Saanich (District of Saanich)

● **VERIFIED** checked against published municipal schedules

Saanich publishes one of the clearest fee schedules on the Island (Building Bylaw 9529, Appendix A), with a tiered application fee that counts toward a per-$1,000 permit fee.

Fees

Project value	Application fee
Under $15,000	$100
$15,001 – $100,000	$300
$100,001 – $500,000	$1,000
$500,001 – $2,000,000	$3,000
$2M – $10M	$7,500
Over $10M	$15,000

Permit fee (the application fee counts toward it)

$100 for the first $1,000; $13 per $1,000 or part up to $500,000; $10 per $1,000 or part above that. The application fee is part of it, not extra (App. A s.2). Alternative-solution reviews: $550 initial fee.

Worked example — $50,000 renovation

$100 + ($13 × 49) = **$737** permit fee; the $300 application fee paid up front counts toward it, so $737 total (our arithmetic, about 1.5%). Checked October 5, 2026; confirm with the District before you apply.

Typical timelines

Not published — check with the district (none posted by Saanich, checked Sep 2026). Environmental development-permit areas extend review.

Trap to avoid
There are THREE Saanichs: District of Saanich, Central Saanich, and North Saanich — separate councils, offices, and fee schedules. Make sure you're reading the right one.

Contact the office
Inspection Services, 770 Vernon Ave, Victoria BC V8X 2W7
Phone: 250-475-5430
saanich.ca → Inspection Services

Langford

● **VERIFIED** checked against published municipal schedules

On the West Shore, Langford offers a self-serve fee calculator that gives you your number straight from the source.

Fees — use the official calculator

Langford doesn't make you guess: punch your project type and value into **feecalculators.langford.ca** and you get the city's own figure. (That's also why this guide doesn't print a Langford fee table — the calculator is the source of truth.)

Inspections

Book inspections through the city — check current booking lead times with the office.

Two rules that catch people

Land-survey rule (Jan 1, 2026): a BC Land Survey must be received and approved *before* framing inspections can be booked — a late survey cascades straight into framing delays. **Step Code 3:** projects applied for after May 2023 must meet Energy Step Code 3, which means hiring a Certified Energy Advisor and pricing the associated upgrades into the build.

Trap to avoid
West Shore boundary confusion: Colwood, View Royal, Metchosin, and Highlands are all separate jurisdictions with their own offices.

Contact the office
2nd Floor, 877 Goldstream Ave, Langford BC V9B 2X8 · Mon–Fri 8:30–4:30
Phone: 250-474-6692
building@langford.ca · langford.ca → Build & Develop

Nanaimo

● **VERIFIED** checked against published municipal schedules

Nanaimo runs a modern, fully online system — application, digital drawings, and status tracking — under the Fees and Charges Bylaw 2021 No. 7336.

Fees

Bylaw 7336: $105 for the first $1,000, $10 per $1,000 to $100,000, $7 above. Use the city's online **calculator** for the exact number. Watch for extras: service connection fees, plumbing fixture fees, sprinkler fees, and development cost charges on new construction.

Typical timelines

Single-family: 6 waiting; next file for review filed Aug 17, 2026 (City of Nanaimo, read Sep 25, 2026).

Trap to avoid
Half the applicants get tripped up here: Cedar, Lantzville, Extension, and the rural fringes are Regional District of Nanaimo (RDN), not the City — separate fees, separate office.

Contact the office
Service & Resource Centre, 411 Dunsmuir St, Nanaimo
Phone: 250-755-4429 (contacts confirmed)
building.inspections@nanaimo.ca · nanaimo.ca → Property Development

Duncan

● **VERIFIED** checked against published municipal schedules

The City of Duncan is under 2 km² — Canada's smallest city by area — which makes "is this even Duncan?" the first question on every application.

Fees

The City of Duncan publishes a Building Department fee sheet. **Building permit: $8 per $1,000 of construction value** up to $100,000 ($50 minimum), then $800 plus $5 per $1,000 over $100,000. A plan review fee is paid at application ($50 up to $25,000 of value, $100 up to $50,000, $200 up to $100,000). The sheet credits 90% of the first review only on projects supervised by an engineer or architect. Our arithmetic for $50,000: $400 permit + $100 review = $500. Confirm with the City.

Process

Free consultation → meeting with the Building Inspector → site review → code review → issuance → inspections. Duncan works to the 2024 BC Building Code. Decks over 600 mm need permits; painting, fixture swaps, fences, and low decks don't.

Typical timelines

Not published — check with the city (none posted by the City of Duncan, checked Sep 2026). Submission date means nothing — completeness date is everything.

Trap to avoid
Most "Duncan" addresses are actually North Cowichan, CVRD electoral areas, or other jurisdictions. Confirm before you apply at the wrong counter.

Contact the office
200 Craig St, Duncan BC V9L 1W3
Phone: 250-746-6126
developmentservices@duncan.ca

Cowichan Valley Regional District (CVRD)

● **VERIFIED** checked against published municipal schedules

The CVRD covers the nine electoral areas outside Duncan, North Cowichan, Lake Cowichan, and Ladysmith — rural Vancouver Island under Building Bylaw No. 4433.

Fees

Item	Fee
Application fee (project under $50,000)	$100
Application fee (project $50,000+)	$250
Renovation/alteration permit	≈1% of estimated construction value

Rural rules that bite

Rear setback 7.5 m in residential zones and a **30 m riparian setback** from any stream, lake, or wetland. Development Variance Permits are discretionary — they can simply be denied, so design inside the setbacks where you can. Zoning is in transition: pending Bylaw 4710 is paused until after the October 2026 election.

Documents & inspections

Site plan with existing/proposed buildings and setbacks; floor plans, elevations, sections, foundation drawings; construction value estimate; professional letters where required. Inspection stages: foundation, framing, plumbing rough-in, insulation, final.

Trap to avoid
The CVRD counter takes cash, debit, or cheque only — **no credit cards**. Showing up with only a Visa means a second trip.

Contact the office
175 Ingram St, Duncan BC V9L 1N8
inspections@cvrd.bc.ca
cvrd.ca → Planning & Development → Building Inspection

Part 3 — Lower Mainland

Surrey

● **VERIFIED** checked against published municipal schedules

Surrey publishes flat tiered rates under Bylaw 17850 — refreshingly predictable, with one nasty refund rule to know before you apply.

Fees

Construction value	Fee (Bylaw 17850)
$0 – $19,999	$50
$20,000 – $99,999	$150
$100,000 – $999,999	$700
$1M – $4,999,999	$5,500
$5M +	$25,000

Extras to budget

Residential Letter of Inquiry $300; Alternative Solution review $676; plan revisions $333; a **$2,500 damage deposit** on many projects; development cost charges on new construction. Use the fee estimator at surrey.ca before you commit.

Typical timelines

Residential building permits: 5 weeks, 30-day average (target 10 weeks); additions and renovations: 3.2 weeks (target 6 weeks) (City of Surrey, updated Sep 21, 2026).

Trap to avoid
The refund trap: once plan review starts, **65% of your application fee is non-refundable**. If the permit is issued and the work never starts, **50% is non-refundable**. Don't apply until you're sure the project is going ahead.

Contact the office
City Hall, 13450 104 Ave, Surrey BC V3T 1V8
surrey.ca → Building Permit Fees & Fee Estimator · online services portal

Burnaby

● **VERIFIED** checked against published municipal schedules

Burnaby uses a base-plus-per-$1,000 formula (2026 Schedule of Building Permit and Inspection Fees, effective January 1, 2026) — more math than Surrey, but fully published.

Fees

Construction value	Permit fee formula
$0 – $1,000	$78 flat
$1,001 – $20,000	$78 + $23.00 per $1,000 or part over $1,000
$20,001 – $200,000	$515 + $15.60 per $1,000 or part over $20,000
$200,001 +	$3,323 + $13.70 per $1,000 or part over $200,000

Application fee (credited at issuance)

20% of the estimated permit fee (minimum $78, maximum $8,619), plus development cost charges on new construction. Building Bylaw 13658 s.14(4) credits it against the permit fee at issuance.

Worked example — $50,000 renovation

$515 + ($15.60 × 30) = **$983** permit fee; the $196.60 application fee paid up front is credited, so $983 before specialty fees (our arithmetic). New rates apply from January 1, 2027 (Bylaw 14850).

Typical timelines

Residential permit review averaged 13 days, down from 21 (City of Burnaby, Aug 26, 2026).

> **Contact the office**
> Development, Permits & Construction · City Hall, 4949 Canada Way, Burnaby BC V5G 1M2
> burnaby.ca → Services & Payments → Development, Permits & Construction

Richmond

● **VERIFIED** fees checked against the city bylaw on October 5, 2026

Richmond uses a value-based bylaw but publishes no single rate — and adds a wildcard no other Lower Mainland city has: Fraser-delta flood-plain construction levels.

Fees

Bylaw 8636 (2026 rates): $98.25 to $1,000, then $16.75 per $1,000 to $100,000, $14.25 to $300,000; our arithmetic for a $50,000 job is **$919**, with the plan-processing fee credited at issuance. Confirm through the MyPermit portal or the Building Approvals counter; the contacts below are verified.

Typical timelines

Not published — check with the city (none posted by the City of Richmond, checked Sep 2026).

Trap to avoid
Flood-plain construction-level requirements exceed typical Lower Mainland norms — minimum habitable elevations can reshape your design. Consult early, before drawings.

Contact the office
City Hall, 6911 No. 3 Rd, Richmond BC V6Y 2C1
Phone: 604-276-4118 (verified)
building@richmond.ca · MyPermit at richmond.ca

Coquitlam

● **VERIFIED** fees checked against the city bylaw on October 5, 2026

Coquitlam's exact figures live in Schedule D of the Fees and Charges Bylaw; the office contacts below are verified, and the fee figures below were checked against Bylaw 5484 on October 5, 2026.

Fees

Schedule D Table 1: a base fee plus a rate per $1,000 (e.g. $178 + $20.40 for $20,001–$50,000). It reads two ways: for $50,000 our arithmetic is $1,198 or $790, plus a $106.70 application fee, so confirm with the City. Budget too for a damage deposit on many projects and DCCs on new builds.

Special development-permit areas

Burke Mountain steep slopes and the **Coquitlam River watercourse corridor** both trigger extra review — if your lot touches either, book a consultation before you commission drawings.

Typical timelines

Only a 3–5 business-day pre-screen is published — check with the city (City of Coquitlam, Sep 2026).

Trap to avoid
Port Coquitlam and Port Moody are separate cities with separate halls. The Tri-Cities name confuses everyone — verify jurisdiction first (the Permit Finder on the site does this).

Contact the office
City Hall, 3000 Guildford Way, Coquitlam BC V3B 7N2
Building Permits Division: 604-927-3441 (verified)
DevInfo@coquitlam.ca (Planning & Development)

Part 4 — Interior & Fraser Valley

Kelowna

● **VERIFIED** fees checked against the city bylaw; timelines not published

Kelowna's building permit fees are set in Schedule A of Building Bylaw No. 7245 (below). Fees change, so confirm with the City before budgeting. The bigger Kelowna story is seasonality.

Fees

Construction value	Building permit fee (Bylaw No. 7245)
$1 – $10,000	$175 (non-refundable)
$10,001 – $100,000	$175 + $9.55 per $1,000 over $10,000
$100,001 – $500,000	$1,034.50 + $8.05 per $1,000 over $100,000
Over $500,000	$4,254.50 + $7.20 per $1,000 over $500,000
Secondary suite (single-family dwelling)	$510 flat fee
Work started before permit issued	Double the fee, to a maximum of $1,000

Timing is everything

Not published — check with the city (none posted by the City of Kelowna, checked Sep 2026). Anything needing a variance or development permit takes longer. **Apply off-season if you can.**

Trap to avoid
The resubmission queue: an incomplete application doesn't hold your place in line — it starts a fresh wait. Also: plumbing/electrical permits are separate fees, and West Kelowna and Lake Country are separate offices.

Contact the office
Planning & Development, City Hall, 1435 Water St, Kelowna
kelowna.ca → Homes & Building → Building Permits

Kamloops

● **VERIFIED** fees checked against the city bylaw; timelines not published

Kamloops is online-only through its ePermit system — applications, uploads, and status tracking all happen in the portal, and so does the exact fee calculation.

Fees

$175 application fee, plus $20 per $1,000 of value up to $10,000, then $200 + $7 per $1,000 over $10,000 (Fees and Charges Bylaw No. 44-14, Schedule "C"); development cost charges apply to new builds. ePermit calculates your exact fee. Fees change, so confirm with the City.

Typical timelines

Not published — check with the city (none posted by the City of Kamloops, checked Sep 2026).

Trap to avoid
ePermit's quiet failure mode: incomplete uploads delay processing **without staff notifying you** — unlike a counter clerk, the portal won't tell you a drawing is missing. Double-check your upload list against the requirements page.

Contact the office
City Hall, 7 Victoria St W, Kamloops
kamloops.ca → Business & Development → Building Permits (ePermit)
Outside city limits? You're in the Thompson-Nicola Regional District (TNRD).

Abbotsford

● **VERIFIED** fees checked against the city bylaw on October 5, 2026

Abbotsford pairs verified contacts and a handy status tracker with bylaw-set fees — and a rulebook of its own once the Agricultural Land Reserve is involved.

Fees

Bylaw 1532-2006 Sch. G s.4(a): $100 to $10,000; $9.40 per $1,000 or part to $50,000; then $470 + $7.30 per extra $1,000 to $500,000. $50,000 = $470 (our arithmetic); DCCs extra. Confirm.

Track your file

The **Permit Status Tracker** at abbotsford.ca/permitstatus lets you follow your application without phoning in.

The ALR wrinkle

Agricultural buildings play by their own rules in Abbotsford — farm-use exemptions exist, but they're narrower than people assume. Call before assuming your barn or shop build is exempt.

Typical timelines

Reviewing new-home plans submitted before Jun 30, 2026 (City of Abbotsford, as of Sep 24, 2026).

Trap to avoid
Mission is a separate city, and the rural fringes may be Fraser Valley Regional District (FVRD). Confirm jurisdiction first.

Contact the office
32315 South Fraser Way, Abbotsford BC V2T 1W7 · Mon–Fri 8:30–4:30
Phone: 604-864-5525 (verified)
building-info@abbotsford.ca

Part 5 — The Universal Survival Checklist

The documents almost every BC office wants

- Site plan: existing and proposed buildings, with setbacks to every property line.
- Floor plans, elevations, and sections; foundation drawings for new structures.
- Estimated construction value (be honest — inspectors know what things cost, and undervaluing is a red flag on your file).
- Professional letters (engineer/architect schedules) where spans, soils, or size require them.
- Mechanical/plumbing drawings if the project touches them.
- Proof of ownership or owner's authorization if you're the contractor.

The standard inspection ladder

Foundation/footings → framing → plumbing rough-in → insulation/vapour barrier → final. Never close a wall before its inspection is passed — uncovering work for a missed inspection is your cost, not the city's.

Ten questions to ask any permit office before you apply

1. Is this address actually in your jurisdiction?
2. Does my project need a development permit or variance before building review?
3. What is the exact fee for a project valued at $_____?
4. Which drawings and documents make an application "complete"?
5. Do I need professional (engineer/architect) involvement at this scope?
6. What is your current review time for a complete residential application?
7. Are there setback, riparian, flood-plain, heritage, or ALR issues on this lot?
8. What are the required inspection stages, and how far ahead do I book?
9. What deposits are required, and what part of my fees is non-refundable?
10. Does the Energy Step Code apply to my project, and at what step?

> **Electrical & gas — the other permit system**
> Electrical and gas permits are provincial, not municipal: **Technical Safety BC** (technicalsafetybc.ca) handles them everywhere except the City of Vancouver, which runs its own program. Homeowners can pull their own electrical permit for their own residence in many cases; contractors must be licensed.

Keep this guide current

Fee bylaws change every year — Burnaby's 2026 rates are replaced January 1, 2027 (Bylaw 14850), and Langford added its land-survey rule in January 2026. When in doubt: the office's published schedule wins, this guide gets you to the right question fast. For every other BC jurisdiction,

the free **Permit Finder** at **tradeschoolsandpermitinfo.ca** matches your jobsite address to the right office, contacts, and an instant fee estimate.

Disclaimer: this guide is general information, not legal or professional advice. Fees, bylaws, and processes change; figures were checked Oct 5, 2026 (fees); each is flagged VERIFIED or ESTIMATE. Always confirm with the local building dept. before budgeting or building. © 2026 tradeschoolsandpermitinfo.ca · free download.