

## Building Permit Guide for Residential Construction Projects

This information has been prepared by the City of Kawartha Lakes Building Division as a guide to assist applicants with the building permit process. The guide gives you some basic information about the various permit application procedures.

A municipal building permit is permission to begin construction or demolition. Building permits regulate construction in the community and ensures the safety of the homeowner and community at large. Construction must comply with the Ontario Building Code, local zoning by-laws and other applicable laws and regulations.

**It is against the law to begin construction or demolition of a building without having a valid permit.**

Building Division staff are available throughout the permit process to assist you with your application and answer any questions you may have.

Your designer or contractor will often obtain the permit on your behalf. However, it is the property owner's responsibility to comply with all Building Code requirements.

Building permits are required for:

- A new home
- Any addition to a home
- Sheds or other detached structures greater than 108 ft<sup>2</sup> (10m<sup>2</sup>) in area, including shipping containers
- Decks 2 ft or more above grade and any deck or porch with a roof structure
- Repairs and replacement of deck railings and guards
- Carports, garages or boathouses
- Structural alterations
- Demolition or relocation of a house
- Installation of a woodstove or fireplace
- Creation of rooms in a basement
- Addition of a basement entrance
- Alteration or addition of any plumbing
- Alteration to a building system, such as insulation changes/additions, foundation drainage/parging for basement leaks
- Connections to water service or sanitary or storm sewers

Building permits are NOT required for:

- Detached sheds or other structures less than 108 ft<sup>2</sup> (10m<sup>2</sup>) in area. Note that zoning requirements still apply. Confirm the minimum location restrictions with the Building Division before proceeding
- Decks which are less than 24 inches above grade
- Replacement of windows, doors, roofing or siding – provided no framing members are altered
- Replacement finishes for interior walls or ceilings (drywall) or flooring (tiles or carpet)
- Repairs to decking boards only on a deck
- Replacement of plumbing fixtures
- Replacement of heating system

Note: Even projects that don't require a building permit must meet other requirements such as zoning bylaw setbacks and septic system setbacks.

**If unsure whether your project requires a permit, contact the Building Division for assistance.**

## Obtaining a Building Permit

There are 5 main components of a building permit application package:

1. **Application Form:** Complete a building permit application, a link to the form may be found on the City website at Living Here/My Property/Building Permits/Forms, Applications and Information Sheets.
2. **Plans and Specifications:** Provide 2 copies of the proposed construction plans, including a site plan. A list of required drawings may be found in Schedule B, Table 1 of the Building By-law 2012-019, located on the City website at Living Here/My Property/Building Permits/Building By-law link in the first line.

Note: If constructing a new residential dwelling or new foundation for a residential dwelling, the site plan is required to take the form of a Lot Grading and Drainage Plan and 4 copies must be provided prepared by an Ontario Land Surveyor/Professional Engineer (your project may be eligible for a waiver of Lot Grading and Drainage plan, see the document titled Lot Grading Process Waiver 2017, found on the City website at Living Here/My Property/Building Permits/Forms, Applications and Information Sheets).

3. **Other Approvals:** Complete an Applicable Law Form, a link to the form may be found on the City website at Living Here/My Property/Building Permits/Forms, Applications and Information Sheets. Include copies of all associated approvals from external agencies. If your property has a septic system include a copy of your system approval with your application.
4. Drop off your completed application package to the Building Division.
5. **Fees:** Pay the permit fee. List of fees may be found on the City website at Living Here/My Property/Building and Septic Permit Fees. As fees are subject to change, you should confirm the correct amount with Building Division staff before submitting your application.

Note: a building permit will only be issued once Ontario Building Code compliance has been confirmed.

Note: all forms may also be obtained via email by contacting  
[BuildingAdmin@kawarthalakes.ca](mailto:BuildingAdmin@kawarthalakes.ca)

## After Submitting the Application

When a complete application package has been submitted to the Building Division, your plans will be reviewed and you will receive a response within the timeframe stipulated by the Province as to whether your permit will be issued or provided with a list of items required to complete the application.

When permits are issued, work is to commence within 6 months, or it may be subject to revocation.

## Timeframe to Obtain a Building Permit

Building permits will be issued within the provincially mandated timeframes provided the application package is complete upon submission. For residential construction projects, this timeframe may be as little as 10 business days.

As listed above in the section titled “Obtaining a Building Permit”, a complete building permit application package includes a provincial application form, 2 sets of construction plans, fees and all other applicable agency approvals.

## Required Inspections

You can schedule an inspection by calling the extension number listed on your permit card, or the Building Division at 705-324-9411 ext. 1288, or by emailing the Building Division at [buildingadmin@kawarthalakes.ca](mailto:buildingadmin@kawarthalakes.ca)

Please remember the following when booking an inspection:

- Provide minimum 48 hours notice
- Quote your permit number, project location, type of inspection being requested and contact name and phone number when booking the inspection
- Ensure your stamped copy of the permit drawings are available on site during the inspection, as well as any pertinent shop drawings, such as for trusses
- Ensure the construction relating to the inspection is ready prior to booking and that nothing has been covered up prior to the inspection time

Building inspections are required at the following stages of construction (as they apply to your project):

1. Footings – readiness to pour concrete footings
2. Plumbing Services – installation of building drains and water supply to building, prior to backfill.
3. Foundation – completion of the foundation, dampproofing and drainage tile and membrane, prior to backfilling. An As-constructed Foundation Control Certificate (FCC) must be submitted at this stage if a lot grading and drainage plan was required at initial permit submission.
  - a. If your project involves the use of reinforcing steel bar, such as with Insulated Concrete Forms (ICF) or suspended porch slabs, additional inspections are required prior to pouring concrete over the steel bars.
4. Plumbing Under slab – installation of drains and water supply under the basement floor slab, Ball Test will be performed.
5. Framing – completion of a framing prior to insulation being installed. Copies of truss drawings and spec sheets for manufactured wood products (eg. floor joists and beams) must be provided on site.
6. Plumbing and HVAC – completion of all rough-ins and air test on potable water supply, air/water test on drains.
7. Insulation – completion of insulation and vapour barriers, prior to installing finishes. Spec sheets required for blown-in and spray foam insulations.
8. Air barrier – completion of air barrier systems (typically combined with another inspection stage such as framing or insulation).
9. Occupancy/Final – completion of finishes, railings, smoke and carbon monoxide detectors, heating, gas proofing and other required interior and exterior elements. This inspection may be completed as one if all construction is completed, however this stage can/may be split into two separate inspections when

necessary. Occupancy on private services requires a copy of potable water report and confirmation of final inspection of septic system to be provided to the building inspector at time of inspection.

## Electrical Permits and Inspections

Electrical permits and inspections are completed independently by Electrical Safety Authority. Call 1-877-ESA-SAFE (1-877-372-7233) or contact them online to arrange permits and inspections at <https://esasafe.com/fees-and-forms/forms/>.

## Helpful Information

**Private Septic Systems:** if your property is serviced by a private on-site sewage system please also review the Residential Sewage System Permit Guide to determine if further information and/or approvals are required to accompany your building permit application submission.

Other approvals you may require and which must be satisfied prior to obtaining a building permit:

- Heritage approval – CKL Economic Development Division
- Service Connection Permit – CKL Engineering and Assets Division (applied for through the Building Division) – form can be found on the City website at Living Here/My Property/Building Permits/Forms, Applications and Information Sheets.
- Site Plan Approval – applies to residential buildings with 3 or more units – CKL Planning Division
- Environmental Impact Study – Oak Ridges Moraine area and certain other areas within the City – CKL Planning Division
- Entrance permit – CKL Public Works Department (applied for through the Building Division) – form can be found on the City website at Living Here/My Property/Building Permits/Forms, Applications and Information Sheets.
- Conservation approval for regulated area – applicable Conservation Authority
- Risk management approval for source water protection – Kawartha Conservation

## Zoning requirements

Zoning by-laws specify the uses permitted within particular areas and contains regulations governing such matters as building setbacks, height and lot coverage. A building permit cannot be issued if the proposed construction will contravene the applicable zoning by-law.

## Designer requirements

A residential property owner is permitted to prepare their own design for building permit application purposes, for houses not containing more than two residential units and associated accessory structures. Alternatively, the applicant can employ a qualified



Development Services – Building Division  
180 Kent Street West  
Lindsay ON, K9V 2Y6  
(705) 324-9411 ext. 1288  
[Buildingadmin@kawarthalakes.ca](mailto:Buildingadmin@kawarthalakes.ca)

designer, possessing a valid BCIN registration number with the Ministry of Municipal Affairs and Housing or a licensed Architect. For structural design purposes, a licensed Professional Engineer may be required for certain aspects of a residential project.

Qualified designers with BCIN registration numbers can be verified at  
<https://www.quarts.mah.gov.on.ca/BCINSearchWeb/>

All owners and qualified designers, except for Architects and Professional Engineers, must complete a Schedule 1 as part of the application process.

**City of Kawartha Lakes Building Division**

180 Kent Street West, Lindsay ON K9V 2Y6  
Tel: 705-324-9411 ext. 1288  
[buildingadmin@kawarthalakes.ca](mailto:buildingadmin@kawarthalakes.ca)

**City of Kawartha Lakes Planning Division**

180 Kent Street West, Lindsay ON K9V 2Y6  
Tel: 705-324-9411 ext. 1231  
[planningadmin@kawarthalakes.ca](mailto:planningadmin@kawarthalakes.ca)

**City of Kawartha Lakes Economic Development Officer – Heritage Planning**

180 Kent Street West, Lindsay ON K9V 2Y6  
Tel: 705-324-9411 ext. 1366

**Kawartha Conservation**

277 Kenrei (Park) Road, Lindsay, ON K9V 4R1  
Tel: 705.328.2271  
Fax: 705.328.2286  
Email: [GenInfo@KawarthaConservation.com](mailto:GenInfo@KawarthaConservation.com)

**Lake Simcoe Region Conservation Authority**

120 Bayview Parkway, Newmarket, ON L3Y 3W3  
Tel: 905-895-1281 or 1-800-465-0437  
Fax: 905-853-5881  
Email: <https://www.lsrca.on.ca/contact/>

**Otonabee Conservation**

250 Milroy Drive, Peterborough, Ontario, K9H 7M9  
Tel: (705) 745-5791  
Fax: (705) 745-7488  
Email: [otonabee@otonabeeconservation.com](mailto:otonabee@otonabeeconservation.com)

**Ganaraska Conservation Authority**

2216 Northumberland County Rd 28, Port Hope, ON L1A 3V8



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180 Kent Street West  
Lindsay ON, K9V 2Y6  
(705) 324-9411 ext. 1288  
[Buildingadmin@kawarthalakes.ca](mailto:Buildingadmin@kawarthalakes.ca)

Tel: (905) 885-8173  
Email: [info@grca.on.ca](mailto:info@grca.on.ca)

**Ministry of Transportation**

Peterborough Office, Highway Corridor Management Section  
300 Water Street, South Tower, 1st Floor, Peterborough, ON K9J 3C7  
Tel: (705) 755-1318

**Ontario One Call – Call Before You Dig**

1-800-400-2255  
[www.ontarioonecall.ca/homeowners/](http://www.ontarioonecall.ca/homeowners/)

**Ministry of Natural Resources**

1st Flr S, 300 Water St, Peterborough, ON K9J 3C7  
Tel: (705) 755-2001  
Fax: (705) 755-3125

**Trent Severn Waterways – Parks Canada**

Realty Services, Trent-Severn Waterway  
2155 Ashburnham Drive  
P.O. Box 567  
Peterborough, ON  
K9J 6Z6  
Tel: (705) 750-4900  
Fax: (705) 742-9644  
[www.pc.gc.ca](http://www.pc.gc.ca)