

## **RDN Investigating Home Occupancy Permits**

An occupancy permit came to the attention of Regional District of Nanaimo (RDN) staff through a service inquiry from a homeowner. The nature of the situation prompted the RDN to investigate; leading to the discovery that a fraudulent permit was allegedly given to the homeowner by a representative of Ballard Fine Homes. A review of active building files with Ballard Fine Homes resulted in the discovery of three other fraudulent permits allegedly being given to property owners in the RDN. Only local government authorities can issue an occupancy permit after a building has passed multiple inspections.

As soon as it was discovered that four fraudulent permits were allegedly issued by a representative of Ballard Fine Homes, the RDN proceeded to address this serious issue through multiple avenues including engaging legal counsel. The RDN also notified the affected homeowners, member municipalities and the RCMP. As this is an active investigation, the RDN cannot comment further on this matter.

### **Occupancy Permit Facts**

#### **What is an occupancy permit?**

An occupancy permit grants permission for the noted structure to be occupied, as of the date indicated on the permit.

#### **Who applies for an occupancy permit?**

An occupancy inspection is requested by the applicant/owner or contractor when they deem the structure complete.

#### **Who issues the occupancy permits?**

Once the occupancy inspection has been passed, the building official approves the occupancy permit, which is then sent to the building permit holder. Occupancy permits can only be issued by building officials employed by local government.

#### **Why is an occupancy permit needed?**

An occupancy permit is required for a person to reside or live in a structure and provides assurances that health and safety requirements in accordance with the BC Building Code are satisfied. It allows for municipal services such as water/sewer and garbage collection. It is also a requirement for lenders to issue mortgages or other lending products as well as obtain appropriate homeowner insurance coverage.

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**How many occupancy permits are issued by the RDN annually?**

In 2021, approximately 120 Single Family Home Occupancy Permits were issued by the RDN.

General information regarding planning in the RDN can be found at [rdn.bc.ca/current-planning](https://rdn.bc.ca/current-planning).

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