QUICK REFERENCE GUIDE • 2026 EDITION

Getting a Building Permit in Ontario

Everything homeowners and small builders ask — **do I need one, what it costs, how long it takes, and how to avoid delays.**

What a permit actually is

A building permit is your municipality's written permission to build, renovate, demolish, or change the use of a structure — granted after staff confirm the work meets the Ontario Building Code (OBC) and local zoning. Enforcement is municipal; the Code is provincial.

Why it matters: a closed permit is proof your work was reviewed and inspected. It protects resale value, insurance coverage, and refinancing — a buyer's lawyer checks for it.

The 2024 Code is now the only Code 2026

Since **April 1, 2025**, all permit applications must use the 2024 OBC (about 1,730 changes). What's new for homes:

- **Radon rough-in** (subfloor depressurization) required in all new homes
- **Full-height** basement/crawlspace foundation wall insulation
- **Secondary suite** rules harmonized — lower ceiling allowances, smoke-tight barriers, wireless alarm interconnection
- Open-stair riser limits to block a 150 mm sphere

Do You Need a Permit? The 30-Second Test

Ask: Are you creating new space, changing structure, changing plumbing/HVAC in a meaningful way, altering a fire separation, or changing how the building is used? If **yes** to any — you're almost certainly in permit territory. When unsure, call your building department *before* you build; it's cheaper than fixing later.

✓ Usually NEEDS a permit

- Additions (room, bump-out, 2nd storey, attached garage)
- Basement finishing that adds rooms, plumbing, or a suite
- Removing a load-bearing wall / new beams / big openings
- Decks attached or more than ~24" (60 cm) above grade
- Sheds/accessory buildings over ~10–15 m² (varies by municipality)
- New plumbing, HVAC systems, secondary suites, ADUs

✗ Often does NOT need one

- Painting, flooring, cabinets, trim — cosmetic only
- Swapping a fixture in the same spot (toilet, faucet)
- Replacing windows/doors same size, same opening
- Re-shingling; uncovered decks under 24" not forming an exit

Caveat: zoning, heritage districts, conservation-authority areas, and pool fencing can require separate approvals even when no building permit is needed.

The Permit Process, Step by Step

1. **Check zoning first.** Setbacks, lot coverage, height, and use can block a perfect design. Confirm before you draw anything.
2. **Define a real scope.** Rooms, ceiling heights, exits, alarms, fixtures, ventilation, insulation — vague scope invites questions.
3. **Prepare a complete drawing set.** Site plan, floor plans, elevations, sections with assemblies/insulation, structural details.
4. **Gather forms.** Application + Schedule 1 (designer) and, for septic, Schedule 2 (installer). Energy/heat-loss docs for new homes.
5. **Submit** — usually through a digital portal. Legible PDFs, consistent sheet names and revisions.
6. **Clear deficiencies fast.** A deficiency notice is normal. Fix the drawing, label the revision, resubmit — don't argue in essays.
7. **Permit issued.** Post the permit card and build exactly to the approved drawings. Changes go through as revisions.
8. **Book inspections on time.** Footings, framing, rough-ins, insulation/vapour, and final — before work is covered. 48 hrs notice is common.
9. **Close the permit.** The final inspection / occupancy sign-off is your receipt that the work is legal. Keep it with your house records.

The clock rule: review timeframes (e.g. 10 days for a house) only start once your application is deemed **complete**. Incomplete = paused = back of the line.

What It Costs in 2026

Municipalities set their own fees, calculated three common ways: a rate per **$1,000 of construction value**, a rate per **square metre/foot** of floor area, or a **minimum base fee** plus trade add-ons. The permit fee is usually the *smallest* cost at this stage — drawings, engineering, surveys, and development charges are the big swings.

Cost item	Typical 2026 range	Notes
Municipal permit fee (reno)	~$10–$15 per $1,000 of value	Minimum fees often ~$100–$200
Permit fee by area (new build)	~$16–$18 per m² + per-unit	A 300 m² home ≈ $6,000–$7,000 in larger cities
BCIN designer drawings	Deck $1k–$2.5k; basement suite $2k–$4k; addition $3k–$6k; new home $5k–$10k+	Engineering (P.Eng) extra for structure
Separate trade permits	~$475–$1,085 each	HVAC / plumbing / electrical, often over $5k value
Re-inspection (if failed)	~$260–$575	Charged per return visit
Development charges (new home)	$30,000–$140,000+	Paid at permit stage; can be 5–20× the permit fee in growth areas
Soft costs overall	15–30% of project	Design, engineering, permits, surveys, legal, financing

Refunds: most municipalities refund 80–90% if you withdraw before review begins, dropping to ~50% once review starts, and nothing after issuance. Declare a realistic construction value — under-declaring causes delays.

Timelines: Promised vs. Real

Statutory review windows (complete applications)

- **House:** 10 business days
- Small commercial / larger residential: 15–20 days
- Complex buildings (e.g. hospital): up to 30 days

Real-world totals

Simple renos/additions often run **4–8 weeks**; new and complex builds **12–20 weeks** once you include design time, zoning issues, deficiency loops, and seasonal backlog. Incomplete submissions add 2–4 weeks each round.

Top Reasons Applications & Inspections Get Held Up

Application deficiencies

- Designing before confirming zoning
- Sections missing insulation / vapour / air-barrier detail
- No egress info for basement bedrooms
- Missing engineered beam spec where a wall is removed
- Submitting “almost complete” (= not complete)

Failed inspections

- Work doesn't match the approved drawings
- Missing/wrong fire separation in suites
- Smoke/CO alarms missing or misplaced
- Improper handrails or guards
- Covering work before it's inspected

Building in Simcoe County or Georgian Bay? We handle permits as part of the build.

After **45+ years and 300+ custom homes**, our take is simple: the permit process isn't the enemy — it's quality assurance. The projects that go smoothest have clean, complete submissions and a builder who calls inspections on time and builds exactly what was approved. As certified ICF, R2000 and Green builders — and Tarion-approved with a 7-year warranty — we manage zoning, drawings, septic, and inspections so you don't have to.

ICFhome.ca — custom ICF homes | **BuildersOntario.com** — free permit guides, cost & fee calculators, municipal directory | **OntarioHeatLoss.ca** — permit-stage heat-loss reports in 48 hrs

Frequently Asked Questions

Do I need a permit to finish my basement?
Usually yes — if you add bedrooms, change the layout, add plumbing, or create a suite. Basements raise life-safety issues: egress windows, smoke/CO alarms, fire separation, ceiling height, and ventilation.

Do I need a permit to remove a wall (open concept)?
Assume yes if the wall is or might be load-bearing. The fix involves engineered beams, posts, and footings, and reviewers must see how loads transfer safely.

Do decks need permits?
Many do — if attached to the house or more than ~24" above grade. They carry structural and snow loads and need proper footings and guards. Confirm setbacks locally.

Do I need a permit to replace windows or doors?
Usually no for same-size, same-opening replacement. The moment you enlarge an opening, change a header, or alter a load-bearing wall, a permit is generally required.

How big can a shed be without a permit?
Commonly up to ~10–15 m² (about 108–161 sq ft), but the threshold varies by municipality. Any shed with plumbing or attached to a building needs a permit regardless of size.

Can I apply as a homeowner?
In many cases yes, especially for simple projects. But you still need clear, scaled, code-compliant drawings — and engineering for structural work. The goal is “permit issued without drama,” not just DIY paperwork.

What drawings do I need?
A site plan (property lines, setbacks, existing + proposed), floor plans with dimensions and room use, and at least one building section showing the full assembly and insulation/air-vapour intent. Elevations if the exterior changes; engineered details for structure.

What makes an application “complete”?
All required forms, fees, and supporting documents, plus drawings detailed enough to verify Code and zoning compliance. Statutory review timeframes don't start until the application is complete.

What happens if I build without a permit?
Stop-work orders, extra fees, forced tear-outs to expose hidden work, retroactive approvals, insurance problems, and serious friction when you sell. A short delay now beats a long nightmare later.

Why is every municipality different?
The Code is provincial, but portals, formatting rules, fee schedules, and backlogs are municipal. Treat the building department like a client — learn their standards and submit clean.

What if my application is refused?
You'll be told why. Technical Code disputes can be appealed to the Building Code Commission; zoning / “applicable law” issues follow a different path (often the courts). A qualified designer usually resolves it faster.

What's different on a rural lot?
Your permit may depend on parallel approvals — septic (health unit), entrance permits, and conservation-authority review near water/wetlands. Don't start the permit clock until you know which apply.

Your Pre-Submission Checklist

Drawings & plans

- Site plan with setbacks, lot coverage, existing + proposed
- Floor plans with room use + dimensions
- Sections with full assemblies + insulation values
- Structural details (headers, beams, joists, connections)
- Elevations (if the exterior changes)

Forms & supporting docs

- Completed application (owner, value, scope)
- Schedule 1 — designer (BCIN / architect / engineer)
- Schedule 2 — septic installer (rural/private sewage)
- Energy / heat-loss documents (required for new homes)
- Any “applicable law” approvals (conservation, heritage)

Free tools & expert help at BuildersOntario.com

Before you submit, sanity-check the numbers and the scope. Our free Ontario tools include a **Building Permit Cost Calculator**, a Development Charges Calculator, a Zoning Decoder, and a verified Municipal Building Department directory — so you apply with the right fees, forms, and contacts the first time.

Planning a custom build? **ICFhome.ca** — energy-efficient ICF homes across Tiny Township, Midland, Wasaga Beach, Collingwood & Barrie. Need a permit-stage heat-loss report? **OntarioHeatLoss.ca** delivers in 48 hours.

This guide is educational, not legal or engineering advice. Your municipality and qualified designers/engineers are the final authority for your site and scope. Thresholds, fees, and timelines vary — always confirm locally.