

# GLOSSARY: PART I



## APPLICATION DOCUMENTS

Building permit applications must be accompanied by a number of different documents. This chart describes some of the key documents, and explains where to get them.

DOCUMENT	DESCRIPTION	WHERE TO GET IT
Statement of Title	A statement of title details the ownership of a lot, its legal description, and the list of any documents registered on title (mortgages, easements, covenants, etc.).	A statement of title is obtained from the BC Land Title and Survey office ( <a href="http://www.ltsa.ca">www.ltsa.ca</a> ). The website provides a list of registry agents that can provide, and help owners interpret, the statement of title and other documents registered on title.
Covenants and Easements	Easements are agreements that allow other parties access to the property (for services, driveway access, etc.). Covenants are commitments that are attached to the property, typically regarding use, and that bind the property owners. Covenants and easements are registered on title.	Copies can be obtained through a registry agent at the BC Land Title and Survey office ( <a href="http://www.ltsa.ca">www.ltsa.ca</a> ). A lawyer, notary public or land surveyor can also provide title searches, and provide an explanation of any records or documents registered.
Letter of Authorization	A letter of authorization enables a builder, contractor or other third party to submit plans and applications on behalf of the property owner. Authorization forms must be signed by all owners of the property.	The CSR D has an authorization form available at the office or online ( <a href="http://www.csr d.bc.ca">www.csr d.bc.ca</a> ).
Estimated Value	Building permits require an estimate of the value of the improvements. This estimate, which is different from the cost of the materials or work, takes into account the amount that the improvement will add to the value of the property.	Typically the estimated value on building permits is provided by the applicant, and is based on figures from the contractor or builder. The amount is not affected if the project is completed by the owner, or if any materials are obtained for free. If the value is unknown, refer to <i>CSR D Building Regulation Bylaw</i> schedule .
Record of Sewage System and Septic Letter of Certification	Buildings that have plumbing or may change septic loads require proof that there is an adequate septic system to handle the wastewater.	The Salmon Arm Health Centre (250.833.4106) can provide more information on septic approvals. Septic systems must be built by an Authorized Person who must submit a Record of Sewage System (RSS) prior to construction, and a Letter of Certification to Interior Health within 30 days of completing construction. The Letter of Certification is required prior to receiving final building occupancy approval by the CSR D.