

How to add a new addition to your home

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After [weighing the pros and cons of adding a new addition to your home](#), it's important that you follow through the appropriate legal channels to avoid running into issues.

We like to believe that our homes are our castles and we can do whatever we want to them, but this isn't the case. It's important that before starting work on your renovations or adding any new additions, you apply for a building permit. Building permits are required to ensure that the changes you make are up to code and that the structure is safe and structurally sound. Also, municipalities have zoning bylaws that you need to abide by.

In 2013, Canadians said they planned to spend an average of \$15,300 on home renovations, [says a CIBC poll](#). With the cost of an addition easily climbing to six figures, it's important that you do everything properly to avoid a pricey mistake.

[An elderly Toronto couple was forced to demolish their \\$80,000 two-storey backyard addition](#) since they did the work without receiving a builder's permit, says the *Toronto Star*. The couple's add-on extended only an additional 10 metres past the city's rules, but it was enough to draw the ire of neighbour's in the property's area. They spent an additional \$200,000 in lawyer fees and on professionals over six years to keep their addition. Their appeals went as far as the Ontario Municipal Board and the United Nations, according to the *Toronto Star*. The Toronto couple only had 30 days to demolish the add-on.

Also, it's important that when you apply for a permit that you follow through with the work that you said you would do. A monster home in Brampton, Ont., is facing controversy since the owner received a permit for a second-storey addition, but he later found that there were structural issues, [according to the Globe and Mail](#). He then demolished the original home and applied to create a three-story house and received approval. The city realized it'd made a mistake in approving the second permit, but it also says that the homeowner didn't receive approval to demolish the property. The homeowner's permit was withdrawn and while the courts ruled it was wrong for the city to withdraw his building permit, the owner has been left with three choices that will require more money from him. He will either need to receive a permit to demolish the property, redesign the property and reapply for new permits or be approved to continue building the house, but the city's committee of adjustment will need to approve the property as a variance to zoning bylaws, says the *Globe and Mail*.

Don't make the same mistake and make sure you write all the details of the home renovation work you plan to do in your builder's permit application.

One way to [offset some of your home renovation costs is with an HST rebate or other government credits](#), which you are eligible for whether you are an [investor or a homeowner](#). You can only qualify for an HST rebate if your addition doubles the liveable area of the home, or changes about 90 per cent of your property's interior. There are other ways to [qualify for an HST rebates of up to \\$24,000](#) (the amount is dependent on what province you live in), but it's important that you truthfully inform the CRA about your circumstances or [they will take the money back with interest](#).

[Rebate4U](#) can help you figure out whether the changes to your property make you eligible to receive the maximum HST housing rebate. Our priority is to provide our clients with the most professional and quality service in obtaining rebates for their new and renovated homes. We are proud to offer our clients the most personal and attentive service, and we make sure that all of our clients are 100% satisfied.