Secondary Suite Fact-Check Worksheet

A practical pre-listing check for homes in the City of Nanaimo.

What should I verify before marketing a home with a suite?

Ask Building Inspections whether the suite itself was permitted and which inspection records are on file. Verify current use, occupancy and any rental claims separately. A kitchen, separate entrance or utility charge does not establish authorization.

Property address _____ Date checked _____

1 Match the City record to the suite

- ☐ Check the civic address and applicable zoning with the City. Zoning that allows a suite does not confirm this suite was approved.
- ☐ Search the City's permit history with **Include inactive** selected. Ask Building Inspections whether the permit covers the suite and whether the final inspection or file closure is recorded.
- ☐ Compare any plans on file with the current layout. Record the permit number, scope, final inspection status and any outstanding items or later alterations.

2 Verify what you can say about safety and approval

- ☐ If the status is unclear, ask the City what evidence or upgrades it needs. Ask which requirements apply to fire separation, alarms and safe exits. A qualified professional can assess the work; this worksheet cannot.
- ☐ Do not call a suite "legal" or "authorized" without supporting records. If a permit issue is confirmed or the status remains unclear, discuss listing wording and written disclosure with your agent and, where needed, your lawyer.

3 Confirm occupancy and intended use

- ☐ Record whether the space is vacant, used by family or tenanted. If tenanted, collect the agreement, current rent and deposit records. Do not promise vacant possession just because the property is being sold.

Suite Evidence and Listing Notes

Keep a copy of each record and note who confirmed it and when.

Permit number and scope

Final inspection / closure status

City contact or source

Date confirmed

Occupancy / lease status

Documented rent, if any

Before describing rental or family use

- ☐ **Family use:** Verify the layout, access and occupancy before describing how relatives might use the space.
- ☐ **Long-term rent:** Keep actual rent and any estimate separate. Save the lease, rent records and any supporting documents. Ask the buyer's lender what income, if any, it can count; do not promise mortgage qualification.
- ☐ **Short-term rental:** Check the City's rules, including principal residence, suite authorization, parking and a business licence. Check B.C. registration and any applicable strata rules. Do not assume a buyer can continue the seller's operation.

What remains unverified? Who will check it, and by when?

Before publishing: Share dated evidence and open questions with your REALTOR®. Keep lease and tenant records private; share them only through the appropriate process.

Official sources

City of Nanaimo: Secondary suite permits
City of Nanaimo: Historical property search
City of Nanaimo: Short-term rental rules
Province of B.C.: Short-term rental registration
CMHC: Rental income and mortgage qualification