HOMEOWNER GUIDE TO BUILDING PERMITS

SUNSHINE COAST REGIONAL DISTRICT
1975 FIELD ROAD, WILSON CREEK V0N 3A1
TEL: (604) 885-6803 FAX: (604) 885-7909
Vancouver Toll Free 1-800-687-5753
Website: www.scrd.bc.ca

INTRODUCTION

This guide was prepared with the view to assisting homeowners and contractors to avoid unnecessary delays and expense in the planning and construction of residential projects. Should you find that this guide does not answer your specific questions, please do not hesitate to contact the Regional District Building Department at 885-6803.

Office hours: Monday to Friday 8:30 a.m. to 4:30 p.m.

PERMITS

When are permits required?

- construction of **all** buildings or structures over 10 square meters in area (buildings/structures under 10 square meters must still meet all zoning requirements). If there is no house on the property you cannot build any type of auxiliary building of any size in residential zones.
- **all** additions, renovations and alterations to existing buildings or structures (including decks, carports)
- moved on buildings or structures over 10 square meters in area (including mobile homes)
- in-ground swimming pools exceeding 15 squares meters in area and 1.0 meter in depth
- retaining walls 1.2 meters or higher in height
- plumbing installations and alterations (including hot water heating and fire sprinkler systems)
- change of use of a building
- construct/install new wood burning stoves and chimneys
- the construction of a concrete pad or foundation on which equipment to be used for an industrial or commercial use is to be mounted
- repair of a damaged building or structure
- demolition or relocation of a building or structure

What information must accompany permit application?
See Building Permit Application Procedure Checklist attached.

Moving Permit Application

An application permit to move or re-locate a building or structure must be accompanied by the following additional requirements:

- a $8000 bond (certified cheque) for single family dwellings
- a $500 bond (certified cheque) for accessory buildings
- a report on the condition of the building, from an Inspector in the Municipality in which the building is located or from a Professional Engineer

Temporary Permits

- a temporary permit is valid for twelve months
- application for a temporary permit must be made in writing to the Building Department stating the intended use of the temporary building
- application must be accompanied by a $500 bond for non-inhabited and/or $1000 for temporary structure to provide accommodation during the construction stage of a principal dwelling unit.

Where to contact other Government Agencies

Driveway Access Permits

Questions relating to existing roads and accessibility should be directed to the Ministry of Transportation and Infrastructure Tel: (604)740-8987, located at 3rd Floor, Teredo Square.

Electrical/Gas Permits

Electrical and gas permits may be obtained from the Government Agent's Office. Main Floor, Teredo Square, Sechelt, BC, Tel: (604)885-5187 Electrical Inspector Tel: 885-5616

Septic/Sewage Permits

Questions relating to septic/sewage disposal should be directed to a certified installer see the website www.bcossa.com for a list of installers. Health Unit 885-5164

Easements, Covenants and Building Schemes

It is the responsibility of the permit applicant to ascertain whether there are any easements, covenants or building schemes registered against the property. Questions relating to property registration should be directed to the Land Titles Office, Room 160, 800 Hornby Street, Vancouver, BC Tel: 660-2595

BC Housing Requirements

Before a building permit for a dwelling unit can be issued, an owner/builder declaration form or a licensed builder form must be submitted. For information on which form must be submitted the owner must phone the BC Housing Office, Toll Free 1-800-407-7757, or (604) 646-7050, or the website is https://www.bchousing.org.

Islands Trust (Gambier, Keats, Thormanby)

(250) 247-2200 1-800-663-7867

KEEPING PERMITS VALID

Construction must be started within six months from the date issuance of the permit

Construction shall not be discontinued or suspended for a period of more than one year

Permit is valid for 24 months from date of issue

At time of expiration, permits must be renewed (max. 2 renewals permitted)

REQUIRED INSPECTIONS TO CALL FOR

PLEASE ENSURE THAT:

- All work being inspected is completely ready prior to the inspection or a re-inspection fee may be required.
- Work does not proceed to the next stage of building prior to the building inspector's approval.

FOOTINGS/FOUNDATION/SITING
On completion of concrete form work, prior to placing concrete for footings or foundations. If survey certificate is required, please submit prior to inspection. Please provide engineers report if required. **Post Permit Card on driveway so it is visible from the road. Ensure owner's copy of building plans remain on site for all inspections.**

DRAIN TILE/DAMP PROOFING Required when drain tile and drain rock and damp proofing in place. Inspection is done prior to backfilling.

UNDER SLAB PLUMBING
Required when all under slab plumbing is in place and under test. Inspection is done prior to pouring concrete.

ROUGH IN PLUMBING

Required when all drains, vents, and water piping are complete with the appropriate tests applied. Tub and shower (fixture) installation and overflow test (can be done at frame inspection) to be complete. All P-traps to be installed prior to inspection.

WOODSTOVE/FIREPLACE CHIMNEY

A masonry fireplace requires an initial inspection when the smoke chamber is constructed, but still visible. The second inspection occurs when the chimney is complete, prior to enclosure. A metal chimney requires an inspection prior to being enclosed. A wood burning stove requires inspection once it is installed. Both of these instances require that the owner provide specification for installation and clearances.

FRAME
To be called for when all frame work, sheathing, plumbing, electrical, gas, installation of doors and windows, heating**,** chimney installation, and engineers inspection (if applicable),are complete. This inspection is to be completed prior to installation of insulation or any exterior cladding.**The Mechanical Ventilation Checklist must be completed and provided at the time of the framing inspection.**

STUCCO LATHE AND PAPER

INSULATION AND VAPOUR BARRIER
Upon completion of installation, and prior to the application of wall board or panelling. The insulation contractor's declaration form must be submitted prior to approval.***** Sheathing membrane must be complete prior to insulation.***

FINAL BUILDING AND PLUMBING
Inspection occurs when all construction is complete and before occupancy of the structure. Proof of electrical inspection, gas inspection, health approval and any required engineering approvals must be on site.*****Please supply a ladder for this inspection.***

NOTE: *At the time of the final building inspection, proof of final approvals for septic system; electrical system, oil and gas installations must be on site.*

Please arrange your inspection well in advance in order to avoid delays in construction. In order to avoid unnecessary inspection refusals or rejections and payment of a re-inspection fee, please ensure the following:

- All work to be inspected must be complete and ready for inspection.
- The accepted construction drawings must be available for the inspections.
- If the building is occupied, please ensure that an adult is on the premises during the inspection.
- Construction work must not proceed beyond the stages indicated for each inspection without prior written approval from the Building Inspector.
- THE BUILDING PERMIT ADDRESS PLACARD MUST BE POSTED IN A CONSPICUOS LOCATION VISIBLE FROM THE ROAD.

PERTINENT CODES AND REGULATIONS

- The B.C. Building Code and Sunshine Coast Regional District Building Bylaw 535.
- The B.C. Plumbing Code and Sunshine Coast Regional District Plumbing Bylaw 400.
- The Canadian Electrical Code – Part 1.(as amended by B.C. Government Regulations).
- Fire Marshall Regulations of B.C. Oil Burner Regulations and Propane Regulations.
- Homeowners Protection Act.

BUILDING PERMIT APPLICATION PROCEDURE CHECKLIST

Some areas of the Sunshine Coast are considered Development Permit Areas and/or part of the Agricultural Land Reserve. Building Permits in these areas require additional documentation to be submitted before permits can be issued. For more information contact the SCRD Planning Department at (604) 885-6800.

FOR ALL BUILDING PERMITS THE FOLLOWING ARE REQUIRED:

☐ RESIDENTIAL CONSTRUCTION: $80 application fee for construction valued under $30,000
$300 application fee for construction valued at $30,000 - $200,000
$750 application fee for construction valued over $200,000

☐ COMMERCIAL & INDUSTRIAL: an application fee equal to approx. 25% of the permit cost as estimated when the permit is applied for.

All application fees are non-refundable. The balance of building permit fees are payable when the permit is picked up.

☐ **A completed Building Permit Application Form**

☐ **Three copies of construction drawings** of ¼" to 1'-0" scale showing sufficient detail. (See over.) Insufficient detail on construction drawings may delay issuance of building permit. Two copies to be sealed by structural engineer or Two separate sealed structural drawings.

Note: An additional 4th copy is required for projects located within Islands Trust's jurisdictions.

☐ **Single Family Dwellings should be "solar ready" see www.solarbc.ca.**

☐ **Three copies of a site plan.** The site plan must show the entire lot and include all structures, existing and proposed and including all decks, porches, carports etc. Include all dimensions of all structures. Include setbacks to property line at all sides of all structures, existing and proposed. Identify and locate all watercourses (creeks, lake frontage, ocean frontage etc.) on or adjacent to the property. Indicate North with an arrow. Show location of the septic field.

☐ **A recent Title Search.** Available from the SCRD for a charge of $20.00. If easements, covenants and/or rights of way appear on title, a copy of the document may be required. This information may be available through the SCRD for a charge of $50.00 per document.

☐ **Engineering**
For all new buildings

- Schedule B for geotechnical
- Schedule B for structural and engineer sealed structural drawings
- For all dwellings, an Appendix D, Landslide Assessment, may be required. Once your application is received, a site inspection will be made (if accessible) by the building department to determine if this requirement can be waived.

Additions and alterations to an existing building may require both structural and geotechnical engineering.

☐ **BC Housing 'Owner/Builder' or Licensed Builder' declaration form for all new or substantially renovated single family dwellings. BC Housing Office toll Free 1-800-407-7757, or (604) 646-7050, or visit the website at www.bchousing.org.**

☐ **Proof of filing form for septic system for all new single family dwelling and for all renovations or additions that involve the addition of a bedroom. Contact a certified installer for more information. See website www.bcossa.com or http:///owrp.asttbc.org/OWRP_Practitioners.pdf for complete list of installers.**

☐ **Schedule E 'Owner's Responsibility'(available on the website)**

☐ **Island Applications**
-4 copies of construction drawing are required for projects located within Islands Trust's jurisdiction.
-For applications located within the Islands Trust's jurisdiction, a Riparian (RAR) Declaration form is required. **http://www.islandstrust.bc.ca/media/346440/rar-declaration-gambier-lta.pdf**
(*For additional information please contact Islands Trust* **www.islandstrust.bc.ca**)

Note: Highways approval may be required for a driveway. Contact Dept of Highways. (604) 740-8985

Check the Height: Height regulations exist for various types of structures and locations in the Regional District. For more information consult the SCRD

DRAWING SPECIFICATION LIST

SITE PLAN

- SCALE DRAWING OF PROPERTY SHOWING;
- DIMENSIONS OF PROPERTY LINES, SCALE, NORTH ARROW, LEGAL DESCRIPTION
- EXISTING BUILDINGS, SEPTIC FIELD AND DRIVEWAYS
- EXISTING WATERCOURSES
- NEW CONSTRUCTION SHOWING:
- SETBACKS & ROAD ACCESS
- ELEVATIONS AT HOUSE CORNERS

FOUNDATION PLAN

- SPECIFY SIZE & CONSTRUCTION OF STRIP FOOTINGS
- SPECIFY SIZE & CONSTRUCTION OF PAD FOOTINGS
- SPECIFY SIZE, HEIGHT AND CONSTRUCTION OF FOUNDATION WALLS
- SHOW PAD FOOTINGS UNDER POINT LOADS
- SHOW STRIP FOOTINGS UNDER BEARING WALLS.

FLOOR PLANS

- SHOW WHAT IS NEW CONSTRUCTION & WHAT IS EXISTING.
- DIMENSION WALLS AND SPANS OF STRUCTURAL MEMBERS
- SPECIFY FLOOR CONSTRUCTION (JOIST SIZE, SPACING & SPAN)
- SHOW BEARING WALLS AND/OR BEAMS AT ENDS OF FLOOR SPANS
- SPECIFY ROOF CONSTRUCTION (TRUSS OR JOIST SIZE, SPACING & SPAN)
- SHOW OUTLINE OF ROOF ON FLOOR PLAN OR AS SEPARATE ROOF PLAN
- SHOW BEARING WALLS AND BEAMS AT ENDS OF ROOF SPANS
- SPECIFY BEAM & LINTEL SIZES.
- SHOW BEARING UNDER BEAMS CARRIED DOWN TO FOUNDATIONS.
- SPECIFY DOOR & WINDOW SIZES
- SPECIFY TYPE OF HEATING.
- SHOW STAIRS:
- TO PROVIDE ADEQUATE HEADROOM
- TO CONFORM TO RISE AND RUN REQUIREMENTS OF CODE.(3.3.1.15)
- INDICATE SQUARE FOOT CACULATION FOR EACH FLOOR LEVEL

ELEVATIONS

- SPECIFY EXTERIOR MATERIALS
- SPECIFY FLOOR, CEILING, TOP OF WALL HEIGHTS
- SHOW GRADE

BUILDING SECTIONS

- SPECIFY CONSTRUCTION, INCLUDING INTERIOR AND EXTERIOR FINISH OF ALL FLOORS, WALLS, ROOFS, DECKS AND GUARDWALLS.
- SHOW HEIGHT OF WALLS, FLOORS, ROOF SLOPE
- SHOW RIDGE SUPPORT AND BEARING WALLS.

DETAILS

PROVIDE DETAILS FOR VENTILATION OF:

- DECK OVER LIVING SPACE
- FRAMED ROOF SPACES

LATERAL LOAD (SEISMIC)

- LATERAL LOAD INFORMATION (AS REQUIRED BY BCBC 2012) WILL BE REQUIRED ON ALL PLANS WHERE A STRUCTURAL ENGINEER IS **NOT** SEALING THE WHOLE HOUSE DRAWINGS AND PROVIDING A SCHEDULE B

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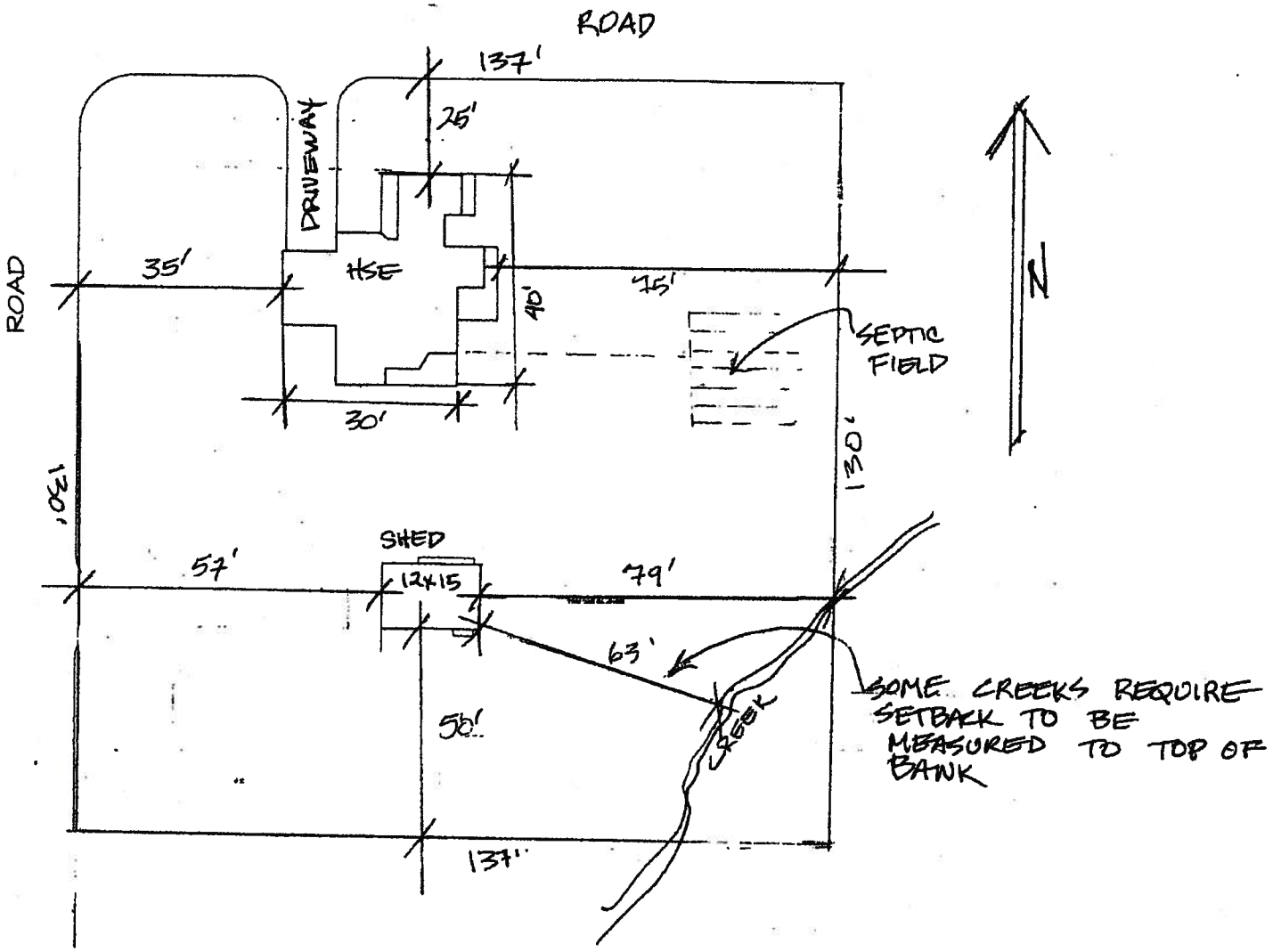
NOTE:
The site plan does not need to be a BCLS survey but should be a reasonably accurate rendering of the site.

Site plan example and check list



- ❑ Show the entire lot and show all lot line measurements
- ❑ Include all structures, existing and proposed, and clearly identify what is or was existing and what is proposed.
- ❑ Include the measurements of all structures
- ❑ Include all decks, porches, carports, etc.
- ❑ Include setbacks to property line at all sides of all structures
- ❑ Identify all watercourses on or adjacent to the property. (creeks, lake frontage, ocean frontage, etc.)
- ❑ Indicate north arrow
- ❑ Show location of septic fields
- ❑ Show roads adjacent to the property

Building Division Permit Application

BP_____

PLEASE PRINT AND COMPLETE THIS FORM CAREFULLY.
INSUFFICIENT INFORMATION WILL DELAY THE PROCESSING OF THIS APPLICATION.

LEGAL DESCRIPTION:

Lot	Block	District Lot	Plan	PID	Folio

CIVIC ADDRESS (if already assigned)**:**

House Number	Unit	Street

OWNER Primary contact ☐

Name(s):		
Mailing Address:	City, Province	Postal Code
Tel:	Cell	Email:

AGENT Primary contact ☐ Agents letter completed ☐

Name(s):		
Mailing Address:	City, Province	Postal Code
Tel:	Cell	Email:

CONSTRUCTOR Primary contact ☐

Name(s):		
Company name:		
Mailing Address:	City, Province	Postal Code
Tel:	Cell	Email:

PROPOSED CONSTRUCTION DETAILS:

New ☐	Addition ☐	Alteration ☐	Repair ☐	Demolition ☐	Move ☐
Dwelling ☐	Auxiliary Dwelling ☐	Manufactured Home ☐	Mobile Home ☐	Auxiliary Building ☐	Agricultural Building ☐
Sprinklers ☐	Commercial Building ☐	Tenant Improvement ☐	Change Of Use ☐	Completion Of Expired Permit ☐	Other ☐
Describe the scope of work:					
Number of stories:		Estimated value of construction:		Type of Heating system:	
Number of bedrooms:	Existing:		New:	Total:	

Building Division Permit Application

BP_____

HAVE YOU PROVIDED THE FOLLOWING?

Certificate of Title (dated within 30 days of application, including copies of registered covenants, easements and right of ways) *(C of T can be obtained by SCRD for a fee of $20.00, covenants, easements and r/w's for a fee of $50.00 each*	Yes ☐ No ☐
Sewerage Filing or registered practitioner's (ROWP) report, as applicable.	Yes ☐ No ☐
Highways access approval (for properties accessing a numbered highway and all commercial properties)	Yes ☐ No ☐
Owner's Acknowledgement of Responsibility and Undertakings form (Schedule E)	Yes ☐ No ☐
BC Building Code Letters of Assurance complete with proof of liability insurance from Professional Engineer(s). (Schedule B)	Yes ☐ No ☐
Residential builder "BC Housing Registration Form" or owner builder "New Home Registration Form" (for new dwellings)	Yes ☐ No ☐
Construction plans – 3 sets of drawings (2 copies sealed by a P. Eng. if applicable), including truss layout c/w concentrated loads – 4 sets of drawings are required for applications within the Island Trust area.	Yes ☐ No ☐
Site Plan, complete with all buildings, measurements & setbacks	Yes ☐ No ☐
Manufacturer's specification sheet, for mobile or modular home	Yes ☐ No ☐

If mobile or modular home: Provide #	CSA Z240	CSA A277	CSA Z241

IMPORTANT APPLICATION QUESTIONS:

Is the property in a water service area? If so, which area: _____	Yes ☐ No ☐
Is the property in close proximity to: the sea, a lake, river, stream, creek, cliff, bank, ravine, or escarpment? If so, what specifically:	Yes ☐ No ☐
Are there any existing structures on the property? (If yes, must be indicated on site drawing)	Yes ☐ No ☐
Does or will your home contain any wood burning appliances?	Yes ☐ No ☐
What type of heating and ventilation system is installed or proposed for your house? _____	
Has there been a demolition, addition, alteration or repair of a structure built prior to 1990?	Yes ☐ No ☐

Property Owner / Authorized Agent Signature Required →				**Date:**
Date Rec'd:		**Rec'd By:**		

SCHEDULE E

OWNER'S RESPONSIBILITIES

I/we _____(print name)

Being the owner, or the signing authority for the corporate owner of the following property:

Legal Description: _____

Street Address: _____

Building Permit Number: _____

Understand, acknowledge and agree as follows;

(Owner or Signing Authority to **Initial Each Box**)

☐ 1. I/We have checked the Certificate of Title for covenants, building schemes, easements, etc. and I/we understand that these matters are not enforced by the Regional District or the local Jurisdiction;

☐ 2. I/We recognize that there are areas of 'problem soils' within the Regional District which are widely distributed as to location, I/we hereby acknowledge that it is my/our responsibility as owner of the parcel to identify site conditions generally and 'problem soils' in particular on which the construction cited in my application is to be placed and I/we will take all action required to ensure adequacy of foundation works;

☐ 3. I/We hereby acknowledge that if granted a permit pursuant to my/our application, that it is my responsibility to ensure compliance with the Building Code, Building Bylaw and any other applicable enactment, code, regulation or standard relating to the work in respect of which the permit is issued, whether or not said work is undertaken by me/us or by those whom I/we retain or employ to provide design and/or construction services;

☐ 4. I/We hereby acknowledge that neither the issuance of a permit; nor the acceptance and review of plans, specifications, drawings, or supporting documents; nor inspections made by or on behalf of the Regional District constitute a representation, warranty, assurance or statement that the Building Code, Building Bylaw or any other applicable enactment, code, regulation or standard has been complied with;

☐ 5. I/We understand that Environmental Health Officers will no longer be expected to review referrals for building additions, alterations to buildings, decks, private pools, auxiliary buildings, etc. for the purpose of on-site sewage disposal assessment. I/We further understand it is my/our responsibility to retain an "authorized person" to carry out these assessments.

☐ 6. I/We acknowledge that where the Regional District requires that Letter of Assurance be provided by a Registered Professional in accordance with this Building Bylaw, I/We confirm that I/we have been advised in writing by the Regional District that it relied exclusively on the Letters of Assurance in respect of the review of the plans, drawings, specifications and supporting documents submitted for a building permit.

☐ 7. I/We further acknowledge that I/We have relied only on the Registered Professional for the adequacy of plans, drawings, specifications and supporting documents submitted in the application for a building permit.

☐ 8. I/We acknowledge that I/we have been advised to obtain independent legal advice in respect of the responsibilities I/we am assuming upon granting of a permit by the Regional District pursuant to my/our application and in respect of the execution of this document.

☐ 9. I/We am authorized to give these representations, warranties, assurance and indemnities to the Regional District.

☐ 10. I/We understand that although the value of construction has been determined at time of permit issuance, the Regional District reserves the right to revise the value at or near the final inspection stage and invoice accordingly for the balance

I have read the above acknowledgement, undertaking, release and indemnity and understand it.

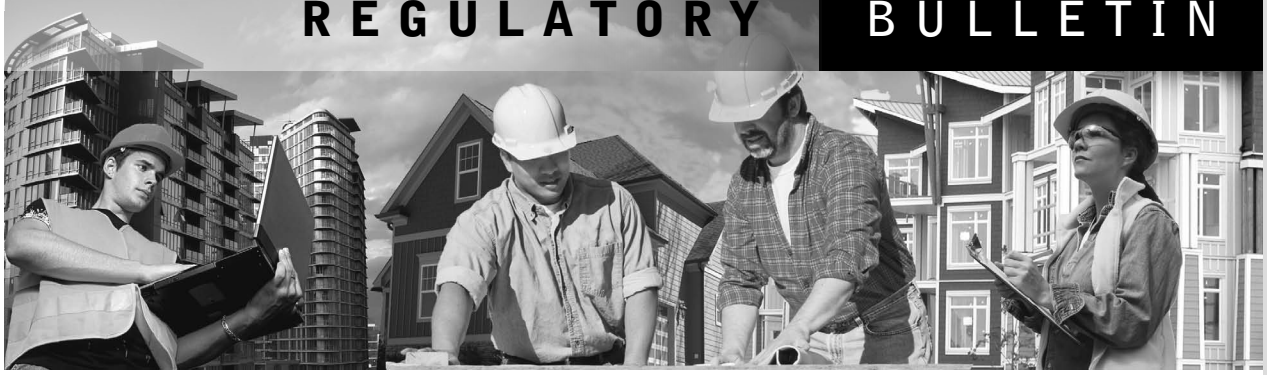
Signature: _____

Date: _____

Company Name: _____
(if owner is a corporation)

REGULATORY BULLETIN

Number 4
February 2012



Homeowner Protection Office
Branch of BC Housing

Information Bulletin for Owner Builders

Constructing an Owner-built Home

An owner builder is an individual authorized by the Homeowner Protection Office (HPO) to build a new home for their personal use. An owner builder is not required to be licensed by the HPO to build the new home or arrange for third-party home warranty insurance on that home.

As of November 19, 2007, individuals wanting to be an owner builder of a new home are required to obtain an Owner Builder Authorization from the HPO and to pay a fee, prior to commencing construction of that new home. This requirement is in effect for all areas of British Columbia, regardless of whether building permits are required. These changes are in keeping with amendments to the *Homeowner Protection Act* and regulation.

Before You Start...

Owner builders must build or directly manage the construction of their new home themselves. If an owner builder engages a builder, construction manager, project manager, or any third party to perform these functions, both the owner builder and the hired construction manager/builder are committing offence(s) under the *Homeowner Protection Act* and could face monetary penalties of up to $25,000 and/or prosecution. Unlike homeowners who hire an HPO Licensed Residential Builder to construct their new home, an owner builder usually does not have home warranty insurance to rely on should construction defects occur, nor would any subsequent purchaser. Although an owner builder may be able to look to tradespersons to deal with some problems that occur, it is the owner builder who is ultimately responsible for the overall construction of the home for a period of 10 years.

This is particularly important should an owner builder sell their new home within 10 years of first occupancy. The owner builder must provide a disclosure notice obtained from the HPO to any prospective purchasers. The disclosure notice will inform the purchaser that the home was built by the owner builder and whether or not there is a policy of home warranty insurance in place for the home. In addition, unless they have arranged for home warranty insurance coverage, owner builders are personally liable for construction defects in the new home during this 10-year period to any and all subsequent purchasers during this same period.

The statutory protection provision of the *Homeowner Protection Act* (the *Act*) outlines the specific obligations of the owner builder during this period. These obligations are similar to the protection from defects under a policy of home warranty insurance. That is, two years against defects in material and labour, five years against defects in the building envelope, and ten years against structural defects. Please refer to section 23 of the *Act* for details.

Statutory protection enables subsequent purchasers to take legal action against an owner builder to correct defects as set out in the provision and is a liability that cannot be waived by agreement or contract. Owner builders who opt to arrange for a voluntary policy of home warranty insurance, however, are not subject to the statutory protection provision of the legislation.

Regulatory Bulletins are a series of publications developed by the Homeowner Protection Office (HPO), a branch of BC Housing, to provide information on and interpretation of the *Homeowner Protection Act* and regulations. All current regulatory bulletins can be viewed on the HPO website.

This bulletin and the website copy are for convenience only and do not constitute legal advice. For complete details consult the *Act* and its regulations. For more information, contact the HPO at:

Homeowner Protection Office, Branch of BC Housing

Phone: 604-646-7050
Toll-free: 1-800-407-7757
Fax: 604-646-7051

licensinginfo@hpo.bc.ca
www.hpo.bc.ca

Step-By-Step Guide

STEP 1 – Pre-Screening
Complete the Application for an Owner Builder Authorization online at www.hpo.bc.ca. (Individuals who do not have access to the HPO website should contact the HPO for an application.) Applicants will be pre-screened online with a series of questions to determine their eligibility for an Owner Builder Authorization.

STEP 2 – Completing the Application
If pre-screening is successful, you will be invited to create a unique log-in ID. Next, complete your personal contact information, details of the proposed site of the new home, information about any previous owner-built homes you have been involved with, and then submit your payment online. The Application for an Owner Builder Authorization will be created for you to download, print, sign and send (by mail, courier or by person) to the HPO for final review and approval. The $425 fee must accompany the application, $50 of which is non-refundable should the application be rejected or withdrawn prior to the issuance of a building permit.

STEP 3 – Approval
Your application will receive further review by the HPO. If it is approved, the HPO will provide you with a New Home Registration Form, sealed by the HPO to confirm the Owner Builder Authorization (see sample form). You will need this document prior to commencing construction of your new home and before applying for a building permit.

New Home Registration Form
OWNER BUILDER AUTHORIZATION
Homeowner Protection Office
Branch of BC Housing
SAMPLE

STEP 4 – Obtaining a Building Permit
As the owner builder, you then take the New Home Registration Form to the municipality or regional district responsible for the area where your new home will be located in order to obtain a building permit and commence construction. If there are no building permits required, you will need to have the New Home Registration Form in your possession before commencing construction.

STEP 5 – Completion of Construction
When the new home is complete and first occupied, you (the owner builder) MUST supply the HPO with the occupancy date and a list of the tradespersons used in the construction of the new home. The easiest way to do this is to log-in to your HPO website account and complete the information online.

STEP 6 – Sale of Owner-built Homes
An owner builder who wishes to sell their home within 10 years after first occupancy must obtain a disclosure notice for their home from the HPO and provide it to any prospective purchasers. An owner-built home may not be offered for sale, sold or rented any earlier than one year after the new home has been built, except in special circumstances and only when pre-approved by the Registrar.

Eligibility Checklist for Owner Builder Authorization

An individual who wishes to build a new home as an owner builder must apply for an Owner Builder Authorization and meet the following criteria:

- ☑ Must be an individual (not a company, except a director of a family farm corporation) with a registered interest (fee simple, life interest or long-term lease of at least 15 years) in the land upon which the new home is to be built
- ☑ Must intend to build a single dwelling unit which is either a detached home, attached to a pre-existing building older than 10 years, or attached to a new non-residential building
- ☑ Must not offer to sell, or sell, or otherwise transfer their interest in the land either during construction or for at least one year after the new home has been built
- ☑ Must intend to use the home for personal use for at least one year after first occupancy
- ☑ Must not have previously been issued an Owner Builder Authorization for a period of at least 18 months from first occupancy of last owner-built home (period increases for repeat owner builders)

- ☑ Must not be ordinarily resident with an individual who was issued an Owner Builder Authorization for a period of at least 18 months (or increased period for repeat owner builders)
- ☑ Must intend to build, or directly manage the construction of, all or substantially all of the new home
- ☑ Must not have been in non-compliance with previous owner builder requirements
- ☑ Must pay the $425 Owner Builder Authorization fee (including a $50 non-refundable application fee)
- ☑ Must include original signature and signature of a witness

Important Note About Occupancy Permits

If you build your new home in a jurisdiction that issues occupancy permits, it is the occupancy permit that is used to determine the start of the:

- 10-year statutory protection liability
- minimum one-year personal use of the home requirement
- waiting period for future Owner Builder Authorizations

For this reason, we encourage owner builders not to delay in obtaining an occupancy permit for the new home.

Frequently Asked Questions

Q: What kind of dwelling unit can I build as an owner builder?

A: Most owner builders build a single detached home under a single title. However, there are two other types of single dwelling units a person may apply to build under an Owner Builder Authorization as long as all other eligibility criteria are met, including personal use:

- one single dwelling unit in or attached to a pre-existing building older than 10 years (includes addition of a unit to convert a detached home to a duplex, or conversion of a duplex to triplex, or conversion of non-residential space to a dwelling unit.)
- one single dwelling unit in or attached to a new non-residential building (one only per building, e.g., a caretaker suite or home built above a family-run store.)

Owner Builder Authorizations are not available for single dwelling units in or attached to a new multi-unit residential building.

Q: What if I don't want to complete an application online or don't have access to the Internet?

A: Individuals who are not able to complete the application for an Owner Builder Authorization using the HPO online application may contact the HPO for a printed application form. Completing the paper-based version of the application will result in a slower processing time since we will have to mail you your Authorization once approved, instead of providing an online document for you to download and print for the building department.

We strongly encourage use of free library facilities and free Internet accounts if possible, so you can apply for the Owner Builder Authorization online. Online access offers a number of other benefits:

- check the status of your application online
- update information online, including tradespersons used and occupancy date
- downloadable disclosure notice should you choose to sell your home later

Q: What happens if my application for an Owner Builder Authorization is rejected?

A: Your application could be rejected for failing to meet any of the eligibility criteria. If you complete the pre-screening and appear to be ineligible, you may choose to proceed with the application anyway and provide information to the Registrar explaining why your circumstances are exceptional. The $425 fee must accompany the application, $50 of which is non-refundable should the application be rejected by the Registrar.

Decisions by the Registrar to refuse an Owner Builder Authorization may be appealed.

We encourage owner builders not to delay in obtaining an occupancy permit for the new home.

Q: What if I want to sell my owner-built home?

A: An owner builder is not permitted to offer to sell or sell the new home during construction or until at least one year after their home is built (which will be based on the occupancy permit or actual occupancy date if there is no permit). In cases of undue hardships this period may be waived upon application, including payment of a fee, to the Registrar. An owner builder who sells the new home earlier than permitted is committing an offence under the *Homeowner Protection Act* and could face monetary penalties and/or prosecution.

If an owner builder offers to sell the home, they must provide a disclosure notice provided by the HPO to any prospective purchasers. Owner builders can log-in to their online account and apply for the notice. The disclosure notice will state that the home was built by the owner builder and whether or not there is a policy of home warranty insurance in place for the home. "Prospective Purchasers", refers to all persons expressing a serious interest in purchasing the home. An owner builder must provide the disclosure notice to a person, prior to that person signing an Agreement of Purchase and Sale. Failure to provide a disclosure notice to prospective purchasers is an offence under the *Homeowner Protection Act* and may also be subject to monetary penalties and/or prosecution.

Q: What information will be publicly available about owner builders and owner-built homes?

A: A searchable registry of new homes is available on the HPO website at www.hpo.bc.ca. Members of the public can access the online registry to search for homes they are considering buying by civic address or legal description. An owner-built home will be identified as such on the online registry. The name of the owner-builder will not be displayed on the website, however, a person may request that information from the HPO.

In addition, if an owner builder is convicted of an offence under the *Homeowner Protection Act*, or is subject to a Compliance Order or a monetary penalty, the details of the conviction, Compliance Order and/or penalty will be published on the HPO website. The name of the owner builder and details of the contravention and penalty will also be made public on the website.

Q: If I built a home as an owner builder before, when can I build another home under an Owner Builder Authorization?

A: If you built a home as an owner builder before, you will be eligible to build another home under an Owner Builder Authorization no earlier than 18 months from the date of first occupancy of the previous home. After that you will have to wait three (3) years from the date of first occupancy of the next home. Waiting periods for all subsequent owner-built homes thereafter will be five (5) years.

Transition from Previous Owner Builder Declaration and Disclosure Notice

The Owner Builder Authorization replaces the previous Owner Builder Declaration and Disclosure Notice. Owner builders who have obtained or applied for an Owner Builder Declaration and Disclosure Notice prior to November 19, 2007 were able to use that document to obtain a building permit or commence construction in regions without building permits up until February 19, 2008.

Owner builders who used an Owner Builder Declaration and Disclosure Notice prior to February 19, 2008, should provide that document to any prospective purchasers of their home within the first 10 years from occupancy.

Terminology

"Registered interest in land": includes an interest in fee simple, a life interest, or a lease of at least 15 years, all of which must be registered with the Land Title Office in the applicant's name.

"Persons ordinarily resident": A person is ordinarily resident if they are normally residing in the home (apart from temporary or occasional absences), and their residence has been adopted voluntarily and for settled purposes as part of the regular order of their life for the time being. Decisions about whether a person is ordinarily resident will need to be based on all the circumstances of the particular case. In homes containing a suite, the residents of the suite are considered to be ordinarily resident for the purpose of the *Homeowner Protection Act*.

"First occupancy" means:

(a) the date an occupancy permit has been issued with respect to the new home, or
(b) if no occupancy permit has been issued with respect to the new home, the date the new home was first occupied.

"Personal use" in relation to an owner builder, means residential occupancy by the owner builder and does not include rental use.