

Steps for Verifying a New Home Registration

A Guide for Building Permit Issuing Authorities

Building Permit Issuing Authorities (BPIAs) are valued partners who work in collaboration with BC Housing to enhance consumer protection and confidence for new home buyers. This guide explains three important steps that BPIAs need to take when reviewing New Home Registration Forms (NHRFs) before issuing a building permit for construction in British Columbia. The Homeowner Protection Act (Act) and its regulation states that builders of new homes must have the appropriate NHRF to obtain a building permit. See over for Section 30 of the Act.

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Knowing which project types require a NHRF



Projects that **REQUIRE** a NHRF

NHRFs are needed for enrolled homes, owner-built homes and rental homes.

▶ Single-family Dwellings

- Single-detached dwelling (SDD)
- Carriage, laneway, coach home
- Recreational, seasonal, resort cabin
- Substantial reconstruction¹ of a SDD, including an existing manufactured home.

Conversion of Use

- Non-residential to residential for sale
- Non-residential to residential not for sale:
 - Substantially reconstructed
 - Less than 10 years old

Purpose-built Rental SDDs

- Three or more SDDs under one legal title for rental purposes may register a rental covenant on title instead of registering the units in home warranty insurance
- A single SDD for rental purposes must be enrolled in home warranty insurance

▶ Multi-unit Residential Buildings

- Duplex/triplex/quadruplex
- Low/medium/high-rise residential building
- Purpose-built rental residential building (rental covenant may be registered on title instead of home warranty insurance)
- Strata-titled hotels and motels
- New sole dwelling unit in, or attached to, a newly-built non-residential building (e.g. caretaker suite)
- Substantial reconstruction of a multi-unit residential building

Conversion of Use

- Non-residential to residential for sale
- Non-residential to residential not for sale:
 - Substantially reconstructed
 - Less than 10 years old

Change/Addition of Residential Units

- Additional newly-built unit(s) attached to a pre-existing building

▶ SDDs and Multi-unit Residential Buildings

- Manufactured home (CAN/CSA - A277, CSA - Z240)
- Renovation of an existing residential building not being substantially reconstructed
- Floating home – non-strata titled
- Non-strata titled hotels and motels
- Care facilities (B-2 occupancy)
- Dormitories, including hostels without self-contained dwelling units

Conversion of Use

- Greater than 10 years old and not substantially reconstructed

Change/Addition of Residential Units

- Change in the number of units in a pre-existing building more than 10 years old and not substantially reconstructed



If you are not sure whether a proposed project requires a NHRF, please contact **BC Housing Licensing & Consumer Services** by phone **604-646-7050/1-800-407-7757**, email licensinginfo@bchousing.org, or direct the permit applicant to inquire with our office.

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Reviewing a NHRF



Review the NHRF for completeness and accuracy to ensure that the information is consistent with the building permit application.

We strongly recommend using BC Housing's Local Government Portal when reviewing NHRFs before issuing a building permit for new home construction. This ensures you have access to the most up-to-date information. It also prevents potential tampering with the paper version.

▶ 1. NHRF – Single-detached Dwelling or Multi-unit Residential Building

Review the following for completeness and accuracy:

- Licensed Residential Builder's name matches permit details and the Residential Builder Licence has not expired
- Civic address, if available, and legal description including the PID
- Dwelling unit type and number of units
- Warranty provider name is indicated, if home warranty insurance has been provided, or presence of a BC Housing seal certifying an applicable BC Housing exemption

If you suspect the proposed new home will not be built by a Licensed Residential Builder, please call us immediately.

▶ 2. NHRF – Owner Builder Authorization

Review the following for completeness and accuracy:

- Owner builder's name matches building permit applicant
- Civic address, if available, and legal description, PID and property owner name
- Dwelling unit type and the number of units is no more than one (please note: a carriage home, laneway home and coach home require their own NHRF)
- Reason for the exemption is noted as Owner Builder Authorization

If you suspect the proposed new home will not be built or managed by the owner builder, please call us immediately.

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Completing Building Permit Information



Complete building permit information using the Local Government Portal or the paper version.

▶ 1. Using Local Government Portal

- Open the applicable Registration Form and it will provide an option to record the permit number and permit date. If required, update the address and add any applicable comments.
- If you provide the building permit and address through the Local Government Portal, the information will be updated immediately and you do **not** need to send a paper copy of the NHRF to BC Housing.

▶ 2. Using the Paper Version Provided by the Building Permit Applicant

- For Section E, record the permit number, permit date and update the address details, if required; and
- If you accept a paper version of the NHRFs and choose not to record the building permit information through the Local Government Portal, please submit a copy of all paper versions with Section E completed, to BC Housing (via email, fax or mail) on at least a monthly basis.

see over

Compliance Tip Line: **1-800-407-7757** (select option 4)
Email: compliance@bchousing.org



BC HOUSING



Accessing the Local Government Portal

- ▶ Each Building Permit Issuing Authority (BPIA) is eligible to obtain its own online account to access BC Housing's Local Government Portal.
- ▶ BPIAs can grant their staff access to the Portal account to share building permit information electronically with BC Housing.
- ▶ Accessing the Local Government Portal provides BPIAs with the following benefits:
 - See a complete list of registered projects that have not yet been issued a building permit for your area
 - Access electronic registration forms and detailed registration information for new homes throughout the province
 - Verify information submitted for building permits matches the information submitted to BC Housing
 - Record building permit details and edit civic and legal address information online, eliminating the need for paper registration forms
- ▶ Contact BC Housing to sign up for an online account to access the Local Government Portal.



Relevant Legislation

Prior to issuing a building permit for a new home project, it is important for the BPIA to verify that the proposed project is either covered by home warranty insurance and will be built by a Licensed Residential Builder, will be built by an owner builder under an approved Owner Builder Authorization, or that a rental covenant has been registered and the appropriate New Home Registration Form has been issued by BC Housing.

This guide is for convenience only and it does not constitute legal advice. For complete details, consult the Homeowner Protection Act and its regulations.

Licensing of Residential Builders

14 (1) A person must not carry on the business of a residential builder unless licensed under this Part.

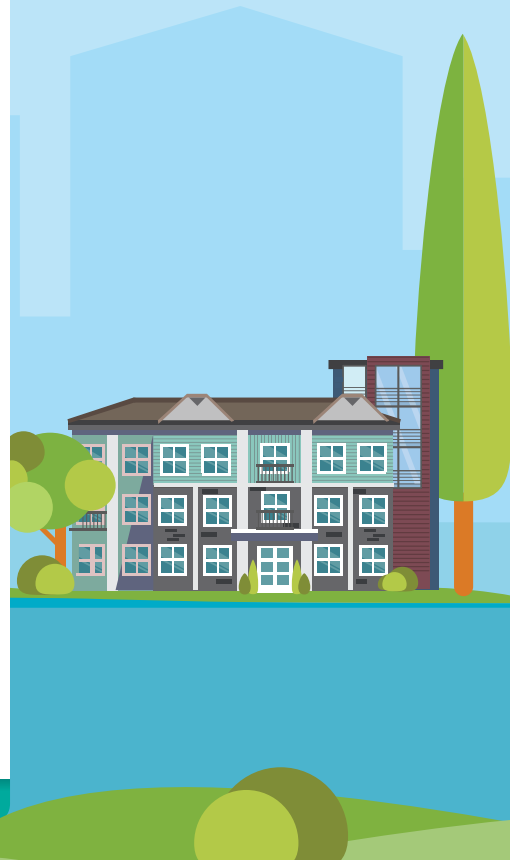
Mandatory Home Warranty

22 (1) A person must not build a new home unless the new home is registered for coverage by home warranty insurance provided by a warranty provider.

Building Permits

30 (1) A municipality, regional district or treaty first nation must not issue a building permit for a proposed new home unless the applicant provides evidence, in the prescribed form,

- (a) that the proposed new home
 - (i) is covered by home warranty insurance, or
 - (ii) will be built by an owner builder or is otherwise exempted by regulation from the requirement to be covered by home warranty insurance, and
- (b) that the proposed new home will be built
 - (i) by a licensed residential builder, or
 - (ii) by an owner builder or a person who is otherwise exempted by regulation from the requirement to be licensed as a residential builder.



¹ See *Regulatory Bulletin No. 6: Substantially Reconstructed Homes and the Homeowner Protection Act* on the BC Housing website.

² Includes hotels and motels located on properties zoned for residential or commercial.