



# Owner Builder Exam Guide

## Preparing for the Owner Builder Authorization Exam

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This guide will help you prepare for the Owner Builder Authorization Exam in British Columbia. It outlines the competency areas and topics that will be tested to help you focus your review. The guide also answers common questions, including how to schedule the exam, where it can be taken, what you need to bring on exam day, and more. In addition, it provides suggested resources to help you prepare for the exam.

### **Important:** This guide is not an instructional resource or training manual.

By applying for an Owner Builder Authorization, you are requesting an exemption from builder licensing and third-party home warranty insurance. Owner builders must build or directly manage the construction of their new home and are expected to already have the knowledge needed to oversee construction safely and in compliance with the *Homeowner Protection Act* and the BC Building Code.

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## Overview

An owner builder is an individual authorized by BC Housing, to build a new home for their personal use. Individuals wanting to be an owner builder of a new home are required to obtain an Owner Builder Authorization prior to beginning construction. An Owner Builder Authorization provides an exemption from residential builder licensing and home warranty insurance under the *Homeowner Protection Act* (the “Act”). Owner builders must build or directly manage the construction of the new home themselves. Because no third-party warranty is provided, owner builders are personally liable for construction defects in the home for 10 years.

To obtain an Owner Builder Authorization, applicants must pass the Owner Builder Authorization Exam as part of the application process. The exam confirms that applicants understand the essential construction concepts and statutory obligations needed to manage their project responsibly under the Act. Because owner builders take on responsibilities normally carried out by licensed residential builders and home warranty providers, the exam helps support consumer protection and reduces the risks associated with building a home without that oversight.

## What does the exam cover?

The exam tests your understanding of home-building basics across two competency areas:

- **Construction basics**
- **Statutory obligations and requirements** that owner builders must meet under the *Homeowner Protection Act*.

The following graphic provides a summary of the key topics included under each competency area. For a detailed breakdown, please see **Appendix A**:

## Construction Basics

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Construction Management and Site Supervision

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Permits and Inspections

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Site Preparation and Foundation

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House Framing

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Roofing

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Building Envelope

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Regulated Trades

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Insulation

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Interior Climate Control

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Interior Finishing

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Chimney and Fireplace

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BC Energy Step Code Requirements

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## Statutory Obligations and Requirements

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Eligibility Requirements under the HPA\*

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Statutory Protection and Liability

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Disclosure Requirement

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Offences and Penalties under the HPA\*

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\* *Homeowner Protection Act (HPA)*

## How to prepare for the exam

Managing the construction of your own house requires basic knowledge of the competency areas identified in this guide. To prepare effectively:

### 1. Assess your experience and skills.

Consider which areas you know well, and which may require more study. Some applicants may already have sufficient life or construction experience to complete the Construction Basics section without additional preparation, while others may benefit from reviewing materials or pursuing formal training.

### 2. Review statutory obligations under the *Homeowner Protection Act*.

All applicants should be familiar with these legal requirements, as they form part of the exam.

### 3. Review the Construction Basics and Statutory Obligations sections of this guide

Each section includes resources, explanations, and study suggestions to help you prepare.

### 4. Consult Appendix A

It provides a detailed breakdown of the exam competency criteria, including specific topics and subtopics, to help you identify areas that may need additional focus.

**Tip:** Each applicant is responsible for reviewing their own experience and determining the level of study or training required to successfully pass the exam. Using this guide as a roadmap will help you focus your preparation and feel confident on exam day.

## Construction basics

Questions on construction basics account for approximately 80% of the exam. Applicants will be tested on the basic knowledge needed to act as their own general contractor and manage a construction project. This includes:

- Construction sequencing and scheduling
- Basic building code requirements for each major component of a home
- BC Energy Step Code requirements
- Owner obligations for site safety
- Supervising construction trades
- Interacting with construction professionals and building inspectors.

Applicants with prior construction experience may wish to refresh their knowledge by reviewing the following resources, many of which are available through online industry sources:

- Part 9 of the [BC Building Code](#) (or the [City of Vancouver Building By-Law in Vancouver](#)) [www.bccodes.ca](http://www.bccodes.ca)
- Permitting requirements and the inspection process
- WorkSafe [requirements](#) for employers
- Roles and responsibilities of key parties in the construction process (e.g., owner builder, engineer, building inspector, architect, energy advisor, regulated trades)
- Technical research [publications](#) on residential construction
- [BC Energy](#) and Zero Carbon Step Codes

Applicants with limited construction experience will likely need additional study or formal training to successfully pass the exam. Courses are available from several colleges and industry associations in varying levels of details on:

- Building code
- Construction technology

- Construction management
- BC Energy Step Code

There is also an optional **Owner Builder Exam Preparation Course** designed to support applicants studying for the exam.

You can find a list of current offerings by searching the [Education Registry](#) on the BC Housing website. Search by the topic you are interested in, or type “*owner builder*” for more information about the Owner Builder Authorization Exam Preparation Course.

### Sample Exam Question

Whose responsibility is it that an inspection is arranged?

- Permit holder
- Contracted Sub-trade
- Regulated Trades person (e.g. Electrician)
- Municipal Building Department Official

**Correct answer:**

- Permit holder

## Statutory obligations and requirements under the *Homeowner Protection Act*

Questions on statutory obligations account for approximately 20% of the exam. Applicants must understand the obligations of an owner builder under the [Homeowner Protection Act and Regulations](#). Key sections to review include [Part 7 \(sections 20 – 21\)](#) of the *Homeowner Protection Act*.

- [Section 23](#) of the *Homeowner Protection Act*
- Section 4.1 of the [Homeowner Protection Act Regulations](#)
- Section 19 of the [Homeowner Protection Act Regulations](#)

Applicants can watch the [Regulatory Obligations for Owner Builders in British Columbia video](#) for guidance on successfully completing the statutory obligations portion of the exam.

In addition, the Registrar has published regulatory bulletins on the BC Housing website that provide guidance on owner builder responsibilities:

- Bulletin 4: [Information for Owner Builders](#)
- Bulletin 5: [Buying or Selling an Owner-Built Home](#)
- Bulletin 25: [What Builders Need to Know about Owner Builder Projects](#)

Applicants should be fully familiar with these requirements before committing to building their own home.

### Sample Exam Question

Following first occupancy, when can the title of an owner-built home be legally transferred?

- After one month
- Within the first six months
- Within the first twelve months
- Only after the first twelve months

**Correct answer:**

- Only after the first twelve months

## Risks and responsibilities:

You are only eligible to be an owner builder if you agree to act as your own general contractor and personally manage the construction of the new home. This includes overseeing trades and ensuring all work complies with building codes and safety requirements. Relying on trades to perform work correctly can be risky for owners who do not have the knowledge or experience to properly supervise the construction process.

As an owner builder, you are personally liable for construction defects in your home for 10 years. Under section 23 of the *Homeowner Protection Act*, this liability follows the same structure as home warranty insurance (2-5-10) and extends to any subsequent purchaser if the home is sold within that period. Structural and building envelope defects can be particularly costly to rectify.

In addition to Part 9 of the BC Building Code, the [Residential Construction Performance Guide](#) contains information about the expected performance standards for new homes in BC. Although this guide was developed for warranty-covered homes, it is useful for owner builders because it outlines common defects and performance expectations that align with the 2-5-10 liability periods under section 23.

Prospective owner builders should assess their skills, knowledge, and capacity before deciding to build their own home. For some individuals, hiring a licensed residential builder—who must meet competency requirements and provides home warranty insurance—may be a safer and more appropriate choice.

## Questions & Answers about the Exam

### Where can I take the exam?

If you are approved to sit the exam, you will be given the option to take it online or in person at an approved test centre. Test centres are located throughout the province in educational institutions and public organizations for convenience and accessibility.

For online proctoring, applicants must have access to a desktop or laptop computer with a webcam and audio capabilities. Cell phones, tablets, and Chromebooks are not compatible. Additional test centres may be made available upon request for applicants in remote areas.

### How do I schedule my exam?

The Licensing Department will notify you if you are approved to schedule and write the exam by issuing you an eligibility letter. This letter contains the instructions and login credentials you need to schedule your exam. It is usually sent by email, but may be mailed if email access is not available.

You may schedule your exam in one of the following ways:

- **Online proctoring:** The eligibility letter will explain how to create an account and schedule your exam. Online proctoring is available 24/7.
- **In-person proctoring:** The eligibility letter will also provide details about available test centres and instructions on how to schedule your exam. Availability depends on the operating schedule of the selected test centre.

### What do I need to bring to the exam?

**Eligibility letter:** Your eligibility letter confirms that you are authorized to write the exam and includes the login credentials required to access the exam system. You must bring a copy of this letter and present it to your online or in-person proctor. You cannot write the exam without these credentials.

**Government issued ID:** You must bring the same government issued identification used for your Owner Builder Authorization application. Only the owner builder applicant may take the exam.

The use of electronic devices or reference materials are not permitted during the exam.

## How long will the exam be?

You will have 100 minutes to complete the exam. The exam will be conducted on a computer with a simple, user-friendly interface. The exam consists of 100 multiple-choice questions, and each question has four possible answers. There are no short answers or written questions included in the exam.

## What is a passing grade and how will I be advised about my exam results?

Applicants are required to achieve an overall grade of seventy percent (70%) or greater to pass. After completing the exam, your results will be sent to the Licensing Department for a final review of your application. This process is generally completed within five business days. You will then be notified whether your Owner Builder Authorization application is approved or denied.

## What happens if I don't pass the exam?

Applicants are allowed one exam attempt per Owner Builder Authorization application. If you do not pass, the Licensing Department will notify you in writing of the decision to deny your Owner Builder Authorization.

You may [request a review](#) of the decision within 30 days if you feel an error was made. The request must be in writing and clearly identify the issue for review.

After the 30 day review period has passed, we will process your refund of \$375.

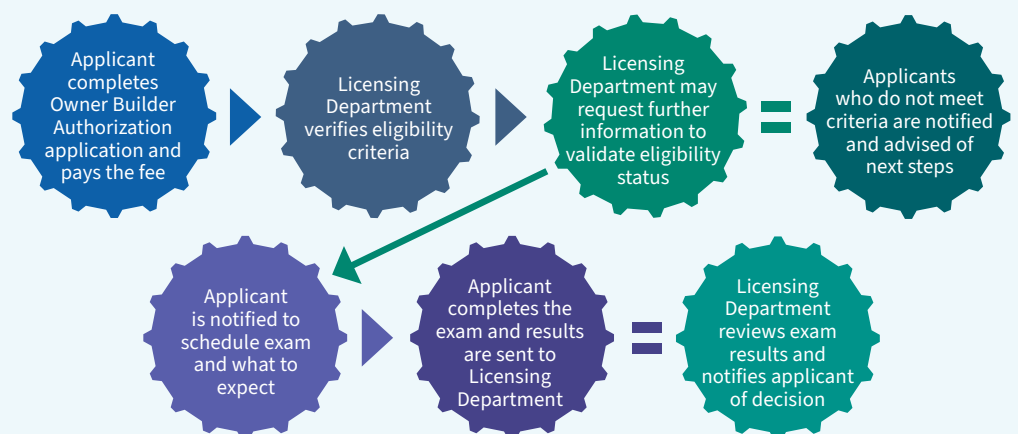
Applicants wishing to retake the exam may reapply immediately after being notified of the application decision. The subsequent application process is the same as the initial application, as illustrated in the diagram below. The Licensing Department will notify you when you are eligible to schedule another exam.

## What is the application process?

The application process is summarized in the diagram below. It outlines the steps an applicant follows—from submitting an application, to completing the exam, to receiving a decision from the Licensing Department.

## Application Process

Every applicant will be required to pass the exam as part of the application and approval process for an Owner Builder Authorization



For more information, visit the [BC Housing website](#) or contact the Licensing Department.

## Appendix A: Exam Competency Criteria

The Owner Builder Authorization Exam checks your understanding of home building basics across two competency areas:

- **Construction basics**
- **Statutory obligations and requirements** that owner builders must meet under the *Homeowner Protection Act*.

This appendix outlines the topics covered on the exam. Review these areas to identify where you may need more study or preparation before you write the exam.

### Part 1: Construction Basics

#### Construction Management and Supervision

- Design and project plans
  - Construction drawings
  - Underground utilities
- Financial management
  - Liens and holdbacks
- Construction sequencing and scheduling
  - Management of sub-trades
- Jobsite safety and Workers Compensation requirements

#### Permits and Inspections

- Building permit
- Inspections
- Occupancy permit

#### Site Preparation and Foundation

- Soil conditions
- Foundation and drainage

#### House Framing

- Floor framing and wall framing
  - Best practices
  - Sequencing (order of work)
  - Materials

#### Roofing

- Roof framing
- Flashing types
- Roofing materials

## **Building Envelope**

- Exterior finishing and cladding
- Windows and doors
- Decks and balconies
- Electrical outlets and vents

## **Regulated Trades**

- Plumbing, electrical and gas fitting
  - Owner Builder responsibilities
  - Safety procedures and inspection requirements
  - Equipment, fixtures, and approved materials

## **Insulation**

- Insulation types
- Components and application

## **Interior Climate Control**

- Heating options
- Ventilation and air tightness

## **Interior Finishing**

- Wall and ceiling finishing
- Cabinets and countertops
- Flooring

## **Chimney and Fireplace**

- Fireplace and chimney components
- Safe venting and carbon monoxide considerations

## **BC Energy Step Code Requirements**

- Energy advisors and compliance reports
- Airtightness testing and energy performance
- Design, sequencing and scheduling

## Part 2: Statutory Obligations and Requirements under the *Homeowner Protection Act*

### **Ownership and Title Requirements**

- Title requirements for obtaining an Owner Builder Authorization (OBA)
- Transfers of title during and after construction
- Conditions and timing for transferring title following first occupancy

### **Eligible Project Types**

- Types of projects that can be built with an OBA

### **Occupancy Requirements**

- Definition of “first occupancy”
- Minimum personal-use occupancy requirement
- When resale is permitted after first occupancy
- Circumstances where BC Housing may approve early sale

### **Property Use**

- Definition of “personal use”
- Differences between personal use and restricted uses

### **Owner Builder History**

- Required waiting periods between prior OBA's
- How waiting periods are applied

### **Construction Management Responsibilities**

- Requirement to personally build or directly manage construction

### **Statutory Protection and Liability**

- Personal liability for defects under statutory protection
- Structure of statutory defect coverage (“2-5-10”)
- Rights of subsequent purchasers under statutory protection
- Optional owner builder home warranty policy

### **Disclosure Requirements**

- Purpose of the Owner Builder Disclosure Notice (OBDN)
- How to obtain the OBDN and when must it be provided
- Ensuring proper disclosure to avoid penalties
- Offering an owner-built home for sale

### **HPA Offences and Penalties**

- Non-compliance with the HPA and Regulation
- Administrative order and penalties
- Grounds that may lead to suspension or cancellation of OBA