



The Framework to Project Success

Section 5.2 – Permits and Approvals Checklist

☐ Homeowners' Association Approval

Not every new home has an HOA, but most have some form of an HOA. This comes early in the permitting and approval process, usually before submitting for any land use or building permits.

HOAs have rules governing design, aesthetics, and sometimes even construction methods. They need to approve plans to ensure compliance with neighborhood standards before the project can move forward with local government applications.

HOA approval applications can require detailed drawings which sometimes include...

- Architectural and Site Plans
- Exterior Material and Color Samples
- Landscape Plan
- Fencing and Exterior Features
- Photographs of Current Conditions

These plans are submitted to the HOA's architectural review board. Depending on how often they meet and when, it can take a few weeks to a few months to know if your application was approved for construction. You should also expect the first submission to require revisions.

☐ Land Use Permit

This permit grants permission for a specific type of use on the land. The county planning department is usually the agency that manages these forms. Your builder is typically listed as a representative on it. You'll usually need to provide the following information...

- Proof of Ownership
- Project Description
 - A written description of the project including its purpose, size, and type of use.
 - This includes other details such as number of bedrooms, total square footage, etc.
- Site Plan
 - Scaled to show the property boundaries, building locations, setbacks, easements, etc

- Environmental Impact Assessment (if necessary)
 - Some projects require an assessment of environmental impacts on nearby protected areas such as waterways or animal habitats.

□ Building Permit

A land use permit is usually required to get a building permit. This covers the structure of the home and ensures that it meets local building codes and structural safety requirements. New construction permit fees depend on square footage, occupancy group and construction type. You'll sometimes need the following information to get started...

- Description of Scope
 - Occupancy Group - A designation of the primary purpose of the building (residential, business, etc)
 - Construction Type - There are 5 primary construction types (I - V) based on the fire resistance of their materials.
 - Higher fire resistance types (I and II) may have higher construction costs but often reduce insurance premiums.
 - Square Footage Totals for:
 - Non-residential area
 - Livable Area
 - Deck / Porch
 - Attached Garage / Carport
- Construction Document (CD) Plans
 - All the elements of the CDs must be completed, along with the required licenses and contact information of engineerings and architects produced the plans.

To complete your building permit, you'll need to pass inspections at every stage of the job. Once this is completed, you will receive a certificate of occupancy.

□ Water, Sewer, and/or Septic Permit

Not every new construction project requires a water and sewer permit, but most do, especially if you are connecting to municipal water and sewer systems. These can also include smaller applications such as construction stormwater permits. These are not the same as plumbing.

Contact your architect and builder to know who will apply for these and which ones are required.

□ Plumbing Permit

This is required for almost all new construction projects. It is required for the installation, alteration, or repair of plumbing systems within the building. Typically, licensed plumbers must apply directly for this permit. They often do this a few weeks before their work starts. Ultimately, it is the builder's responsibility to ensure this permit has been pulled by the plumber.

□ **Electrical Permit**

The same is true for electrical permits. In most jurisdictions, only licensed electrical contractors can apply for it. This permit is usually worked out between the builder and their electrical subcontractor.

□ **Fire Suppression Permit (If Applicable)**

Fire suppression permits are issued by the local fire department or fire marshal. It makes sure the building complies with local fire codes. When you are building in a larger city, the fire suppression permit is often part of the building permit and inspection process. We see standalone fire permits most often in rural areas, when the county is the only governing jurisdiction.

□ **Certificate of Occupancy (CO)**

The CO verifies that a building or residence has passed all required inspections, adheres to local building codes, and is suitable for occupants. Your builder will usually apply for the CO in the following steps...

- Complete Construction
 - The building must be fully constructed with all systems operational.
- Submit an Application
 - The builder applies through the local department.
- Schedule Final Inspection
 - You typically need to pass the following things to get approval...
 - Building Code Compliance
 - Utilities Inspection
- Approval and Issuance
 - The building department issues the CO.

This is a major milestone for defining when a project is complete. The CO is required to stay overnight in the home or even begin furnishing the space.