

# Checklist to Acquire a Building Permit

**Purpose:** This section equips and helps homeowners understand the general process for acquiring a building permit before starting any new construction, addition, repair, renovation, rebuilding, or mitigation work. It should not be used as a substitute for checking with your local building department or for understanding the building codes and regulations in your community.

**Target User:** Homeowners



A building permit is a legal document that allows a homeowner and their contractors to legally perform construction to a home. A building permit can ensure that the construction is performed properly and to the building code, adding to the value of the property.

Minor changes, repairs, or remodeling projects may not require all the drawings and submittals listed. However, for more significant projects, a design professional may be needed to create a signed and sealed set of plans before submitting an application for a building permit. The details of every project should be reviewed to ensure they meet your local building codes and regulations.

## Create Project Plan

As the homeowner, you must decide your project's scope and the expertise required to complete it successfully. Complex projects, such as new construction or additions, may need the help of an architect or engineer to plan and create the design drawings. The design planning process is also a good opportunity for you to ask about mitigation techniques that could be added as part of the project to reduce future risks from natural hazards. Most mitigation techniques are a lot less expensive to apply to homes if they are added as part of the home's scheduled construction, maintenance, repairs, or upgrades.

You also need to decide if you should hire a general contractor for the construction process of your project. It is strongly recommended that you hire a general contractor for new construction, rebuilding, or mitigation work that may require different trades. For help with hiring a general contractor, review the Checklist of Questions to Ask Your General Contractor. Discuss with your local code official if you have any questions when planning the scope of your project and determining if you should hire a design professional or general contractor.

- Project plan (See Basic Project Planning Template)
- Checklist of Questions to Ask Your General Contractor

## Pre-Application Meeting with Local Code Officials

Local code officials can advise you on making your project a success and avoiding problems that could cost you time and money. Discussing plans with a code official will help determine if you need a permit for your project, if other local requirements, such as zoning, need to be met, and what documents are required for your application. You should be able to find your local building code department through your local government listing.

Permits are generally required for the following:

- New construction of buildings or structures
- Mitigation or retrofit work
- Alterations, repairs, or additions to existing buildings or structures
- Rehabilitation of historic properties
- Changes to electrical, mechanical, and plumbing systems
- Development in the floodplain

Note: The above list of construction projects is not all inclusive; please consult your local building code official to determine requirements for your project.



**Figure 6. A local building code inspector inspects an above-ground shelter that performed well in a heavily damaged area**

# Complete and Submit the Building Permit Application

After talking with a local code official on requirements, ensure you have all the forms, documents, and plans needed for submitting your building permit request. The materials should be detailed enough so that the staff reviewing them would be able to construct the project by easily visualizing every detail. If you have a general contractor, they should be the ones submitting the building permit application to ensure that they are covering all of the necessary requirements.

Generally, the following documents are required:

- Local application form and fee
- Project plan (See Basic Project Planning Template)
- Other potential local requirements: maps; photographs; other federal, state, and local permits; architectural/ engineering designs; construction plans; design load calculations; energy calculations; or post-disaster damage inspection (i.e., substantial damage estimation for flood or substantial structural damage determination for seismic)

## Permit Review Process

Once the application documents and fees are submitted, the local code official will review the project and determine if it meets the local building code, zoning, environmental, and construction requirements. The building department will evaluate your designs during the permit review process for new or complex projects. Due to the detail involved in such construction designs, the review process can be lengthy, depending on the community. To avoid permit and construction delays, work closely with your design professional and general contractor to ensure all required documents are complete and submitted as part of the permitting application, leaving plenty of time for review.

If your plan meets these requirements, a permit is issued. If not, the local code official will note items that need to be addressed and may recommend solutions to help correct the issues found in your application. Once you meet all the conditions or make the corrections, your building permit will be approved. Generally, you will need the following during the review process:

- Application submission confirmation (i.e., receipts, etc.)
- Copies of the application submitted
- Local code official contact information

## Obtain Building Permit

When your permit is issued, you have legal permission to start construction that follows the approved plans, local building code requirements, and other applicable laws and regulations. Based on the size of the project, a fee may be collected to cover the cost of the application, the review, and the inspection process. Separate permits may be required for electrical, plumbing, heating, and air-conditioning work, or other locally required specialties. Usually work must be started within a certain timeframe. Building permits normally must be displayed on the job site, and a set of approved plans must be available for inspection. Generally, the building department provides the following documents once a permit is approved:

- Building permit
- Job/Inspection card
- Set of stamped/approved construction documents



**Figure 7. Two construction workers fix a roof on a home that had been damaged in Crisfield, Maryland after Hurricane Sandy came through the area.**

## On-site Inspections

Inspections are done to ensure the completed work complies with the permit, local building codes, approved plans, etc. You will be informed by the local code official as to (approximately) how many inspections may be needed for your project. Inspectors will fill out an inspection card, noting any items that do not comply, and this becomes the official inspection record. Throughout this process, you and your general contractor should keep strong coordination with your local code official to ensure your project meets all local requirements and minimize any costly mistakes. If you have hired a contractor, this will be the contractor's responsibility, but you should review to ensure inspection

