

# New Residential Construction

## How to Obtain a Building Permit

### Step 1- Is the location appropriate?

The first step in the process for building a new residential structure is to decide on a location on which to build. A residential structure may be built within a number of zoning districts within Daviess County, the City of Owensboro and the City of Whitesville.

Zoning Districts that permit residential structures include the following:

R-1A	Single-Family Detached Residential
R-1B	Single-Family Detached Residential
R-1C	Single-Family Detached Residential
R-1T	Townhouse Residential
R-2MF	Low Density Multi-Family
R-3MF	Medium Density Multi-Family
R-4DT	Inner-City Residential
A-U	Urban Agriculture
A-R	Rural Agriculture

Single family residences are principally permitted in the R-1A, R-1B, R-1C, R-1T, A-U, A-R and R-4DT zones. Multi-family residential structures are principally permitted in the R-2MF, R-3MF and R-4DT zones. However, single family residences may be allowed in the multi-family residential zones and multi-family residential structures may be allowed in the single-family residential zones with an approved Planned Residential Development Plan.

If your property is located within a Planned Residential Development, the OMPC staff can assist you with the requirements for the approved plan and what types of residential uses have been approved within the development.

Zoning classifications for a property may be learned by contacting **Melissa Evans** at the Owensboro Metropolitan Planning Commission office at **687-8382**. You will need to have the specific address of the property to obtain the correct zoning classification. If Melissa is unavailable, call **687-8650** and ask for a planner to assist you

If you do not have an address or do not know the address of your property, Melissa can locate or assign an address if the property is a legal buildable lot or tract. You will need a plat and/or deed of the property for address assignment.

### Step 2- Do you have a legal lot of record?

In order to apply for a building permit, you will need a copy of the plat of the property on which you wish to build. In some cases, if the tract is a large unplatted tract or a very old lot that was created before property division regulations were adopted, the deed of the property may suffice. The OMPC staff will help you determine what office you will need to visit to obtain this information based on where the property is located and the specific circumstances of your proposal to build.

## ✓ Checklist

### Zoning Correct?

OMPC  
Melissa Evans  
687-8382

### Lot of Record?

OMPC  
Mike Hill  
687-8652

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If it is determined that you do not have a legal buildable tract or lot of record, **Mike Hill, 687-8652** at the OMPC office can assist you with the process that is required to create a tract for review or a lot that can be approved and recorded at the Daviess County courthouse. In some cases, divisions of existing properties may not be possible based on the current regulations that have been adopted.

### **Step 3- Is the proposed residence located in a flood plain or floodway?**

Daviess County and the City of Owensboro participate in the National Flood Insurance Program (NFIP) administered by the Federal Emergency Management Agency (FEMA). The city and county have been mapped indicating areas of special flood hazard. New Flood Insurance Rate Maps (FIRM) were adopted on April 16, 2009.

We are required to check every property address proposing a new structure to see if it is in a shaded or hatched area on the FIRMs, which indicates a special flood hazard area (SFHA) before a building permit can be issued. However, OMPC is not authorized to make an official designation to your financial institution or other agencies as to whether your property is located in a special flood hazard area. You may contact OMPC, **Melissa Evans, 687-8382**, to view and obtain a copy of the FIRM that shows the area where you are building.

If your property is located within area identified as special flood hazard area on the map, OMPC will require you to apply to the Commonwealth of Kentucky, Floodplain Management Section, Division of Water, 14 Reilly Road, Frankfort, KY 40601 for a stream construction permit to construct within a flood plain. Copies of these application forms are available from OMPC, **Jim Mischel, 687-8650**.

### **Step 4- Is Sewage disposal available?**

You need to determine if your lot can be served by the public sanitary sewers or if you will need to construct an on-site septic system to handle the sewage disposal. You should contact the Regional Water Resource Agency, **Joe Schepers, 687-8440**, to determine if you are able to pay a tap fee to connect to the public sewers. In cases where you own or are purchasing a lot within a major residential subdivision, the OMPC will have this information available for you.

If an on-site septic system is required, you must contact the Green River District Health Department, **David Miller or Ryan Christian, 686-7747**, to obtain a site evaluation before applying for your building permit. The Health Department may need a copy of your plans and the proposed location on the lot to determine the most appropriate location for a septic tank and field.

### **Step 5- Is the proposed driveway location approved?**

If your lot is located along an existing state road, county road or city street, the access or driveway to your new home must be approved by the appropriate agency. There is an adopted Access Management Manual that sets out policies for the location of access points on existing and new roads in the urban

### **✓ Checklist**

#### **Special Flood Hazard Areas?**

OMPC  
Melissa Evans  
687-8382

Floodplain Management  
Division of Water  
1-502-564-3410

#### **Sewage Disposal?**

Green River District  
Health Department  
David Miller  
Ryan Christian  
686-7747

RWRA  
Joe Schepers  
687-8440

#### **Driveway Location?**

KY Transportation Cabinet  
Wade Clements  
270-824-7091

City Engineering  
Kevin Collignon  
687-8646

Daviess County Engineer  
Mark Brasher  
683-3243

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service area. There are also sight distance considerations in locating a driveway to assure drives are placed in the safest locations for vehicular traffic movements.

If you are located along a state route, you should contact OMPC to determine the requirements of the Access Management Manual in locating your driveway and then contact the Kentucky Transportation Cabinet, **Wade Clements, 1-270-824-7080**, to obtain an encroachment permit.

If you are located on a street within the City of Owensboro, you will need to contact OMPC to determine the requirements of the Access Management Manual and then the City of Owensboro Engineering Department, **Kevin Collignon, 687-8646**, to obtain a permit to construct an entrance to your property.

If your lot is located in Daviess County on a county maintained road or street outside of the corporate limits of the City of Owensboro or the City of Whitesville, you will need to contact OMPC to determine the requirements of the Access Management Manual and then Daviess County Engineer, **Mark Brasher, 683-3243**, for approval of your access point.

In some cases access to your property will be set by the plat that created your lot. While obtaining a copy of your plat as discussed in Step 2, you should note if there are any access restrictions that have been identified on the plat.

### **Step 6- Can your lot be served by water and gas?**

You will need to contact the appropriate utilities to determine if your lot can be adequately served by water and gas. There are several water districts serving the city and county and they are listed below. Atmos Energy provides gas service to the county and can be reached at **1-888-954-4321**.

- **OMU Water – Matt Alvey – 926-3200**
- **West and Southeast Daviess County Water – William Higdon, 685-5594**
- **East Daviess County Water – Kasey Emmick, 281-5187**
- **Whitesville Water District – Janet Perez, 233-5666**
- **Ohio County Water District, Walt Beasley, 298-7704**

### **Step 7- Does your site plan comply with zoning regulations?**

Once you have determined that your lot is an appropriately zoned lot of record, sanitary sewage disposal is provided, access is appropriate and the lot is either outside of a floodplain area or you have obtained a permit to construct within a floodplain, you are ready to begin the permit application process. A site plan or approved development plan must be submitted in conjunction with a building permit application.

If you are proposing to build new multi-family residential and there is more than one building proposed on the lot, you will have to submit a final development plan, rather than a site plan to the OMPC staff for approval. **Mike Hill, 687-8652**, can assist you with the process for submitting a final development plan.

## **✓ Checklist**

### **Other utility connections?**

*OMU Water*  
*Matt Alvey, 926-3200*

*W & SE Daviess Co Water*  
*William Higdon, 685-5594*

*East Daviess Co Water*  
*Kasey Emmick, 281-5187*

*Whitesville Water*  
*Janet Perez, 233-5666*

*Ohio Co Water*  
*Walt Beasley, 298-7704*

*Atmos Energy,*  
*1-888-954-4321*

### **Site Plan Meets Regulations ?**

*OMPC*  
*Jim Mischel*  
*687-8650*

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The site plan or development plan must be drawn to scale and must show the boundary of the property, all dimensions to property lines from the proposed principal and accessory structures, parking areas and dimensions and any easements that have been designated on the property.

The reason for showing the dimensions from proposed structures to property lines is to determine if the proposed construction complies with zoning regulations. Residential zones have specific building setback requirements, which are typically 25' in the front yard, 20' in the rear yard and 5' to 10' in interior side yards. Front setbacks can be greater depending on what type of street the property fronts. Properties within Planned Residential Developments may have different setbacks than those in regular subdivisions, and the plat of those subdivisions will indicate the allowable building footprint. Contact OMPC, **Jim Mischel, 687-8650**, to obtain information regarding setback requirements on your particular address.

The zoning ordinance also regulates the amount of area on a lot that can be covered by building area. Typically, in residential zones, building coverage cannot exceed 50% of the total lot area, and in some multi-family zones there are also open space requirements.

Access and parking areas also need to be shown on the site plan to determine compliance with access standards and with parking requirements for residential uses.

Easement locations are important to show on site plans so that buildings do not encroach within platted easements, which may cause problems for utilities located within those easements or agencies that have rights to use those easements for storm drainage or other reasons.

### **Step 8- Is your construction permit application complete?**

In addition to your site plan, you need to provide information regarding the construction of the proposed residential structure. You will need to know the name, address and phone number of your general, electrical, plumbing and mechanical contractors.

You will also need to provide information regarding the type of structure being constructed, whether wood frame or masonry, brick veneer or siding.

The size and square footage of the residential structure for each floor including the basement must be recorded on the permit application form, as well as areas for parking, detached or attached garages, carports, and covered porches.

The building permit application may be filled out and submitted by the general contractor or builder on your behalf, or you may apply. Once the permit is issued, there are a number of inspections required prior to issuance of a certificate of occupancy. Your general contractor or builder may schedule the needed inspections. A final inspection is required before a certificate of occupancy is issued that allows you to occupy the building. It is the owner's responsibility to assure that the final inspection has been scheduled by the builder or homeowner and that a Certificate of Occupancy has been issued. Although the owner's agreement with their builder is private, we advise all

## **✓ Checklist**

### **Building Permit Application Complete?**

*OMPC*  
*Jenni Logsdon*  
*687-8665*

*Jim Mischel*  
*687-8650*

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owners that it is a good practice to make sure the Certificate of Occupancy has been obtained before final settlement with the builder.

### **Step 9- Is your electrical permit approved?**

Any residential structure will have to be served by electricity. An electrical permit is issued to the electrical contractor upon application and approval of the application.

All electrical wiring in Daviess County, the City of Owensboro and the City of Whitesville must be installed in compliance with the National Electrical Code. All electrical contractors performing work in the jurisdiction must maintain an electrician's license issued by the Commonwealth of Kentucky.

Electrical work to be performed by a homeowner on their own home may be approved after interview by an electrical inspector to determine the competency of the owner doing the work. If a homeowner's electrical permit is issued, it will be inspected in the same manner that a licensed electrician is inspected.

There are three inspection phases of the electrical service providing power to the structure: Initial, Rough-In, and Final. Multiple inspections may be required dependent upon the circumstances of construction. The initial inspection will be performed regardless of whether the service is temporary or permanent, and will include temporary service poles and all underground conduits. The rough-in electrical and building framing inspections will be conducted simultaneously and must be approved before any portion of the electrical service is covered by insulation or drywall. The final electrical and building inspections will also be concurrent. All of the inspectors at the OMPC are cross certified in electrical and building and are capable of performing all inspections necessary to complete the residential structure.

Owensboro Municipal Utilities, **926-3200**, and Kenergy, **926-4141**, are the two electricity providers in our community. OMU and Kenergy will not provide an electrical connection to a new structure until a final inspection has been approved by an OMPC building and electrical inspector.

### **Step 9- Do you have your plumbing permit?**

All plumbing installed in Daviess County, the City of Owensboro and the City of Whitesville must be installed in compliance with the Kentucky Plumbing Code by a plumber who is currently licensed by the Commonwealth of Kentucky.

Plumbing work to be performed by a homeowner on their own home may be allowable under the approval of the Plumbing Inspector who is an employee of the Green River District Health Department.

You may contact the Plumbing Inspector, **Mark Thomas, 852-2906**, for information regarding the application process for a plumbing permit. Typically, your plumbing contractor will be familiar with the plumbing permitting process and will obtain the plumbing permit for this work.

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### **Electrical Permit Application Complete?**

*OMPC*  
*Jenni Logsdon*  
*687-8665*

*Jim Mischel*  
*686-8650*

*John Pickrell*  
*687-8668*

### **Plumbing Permit?**

*Green River District Health Department*  
*Mark Thomas*  
*852-2906*

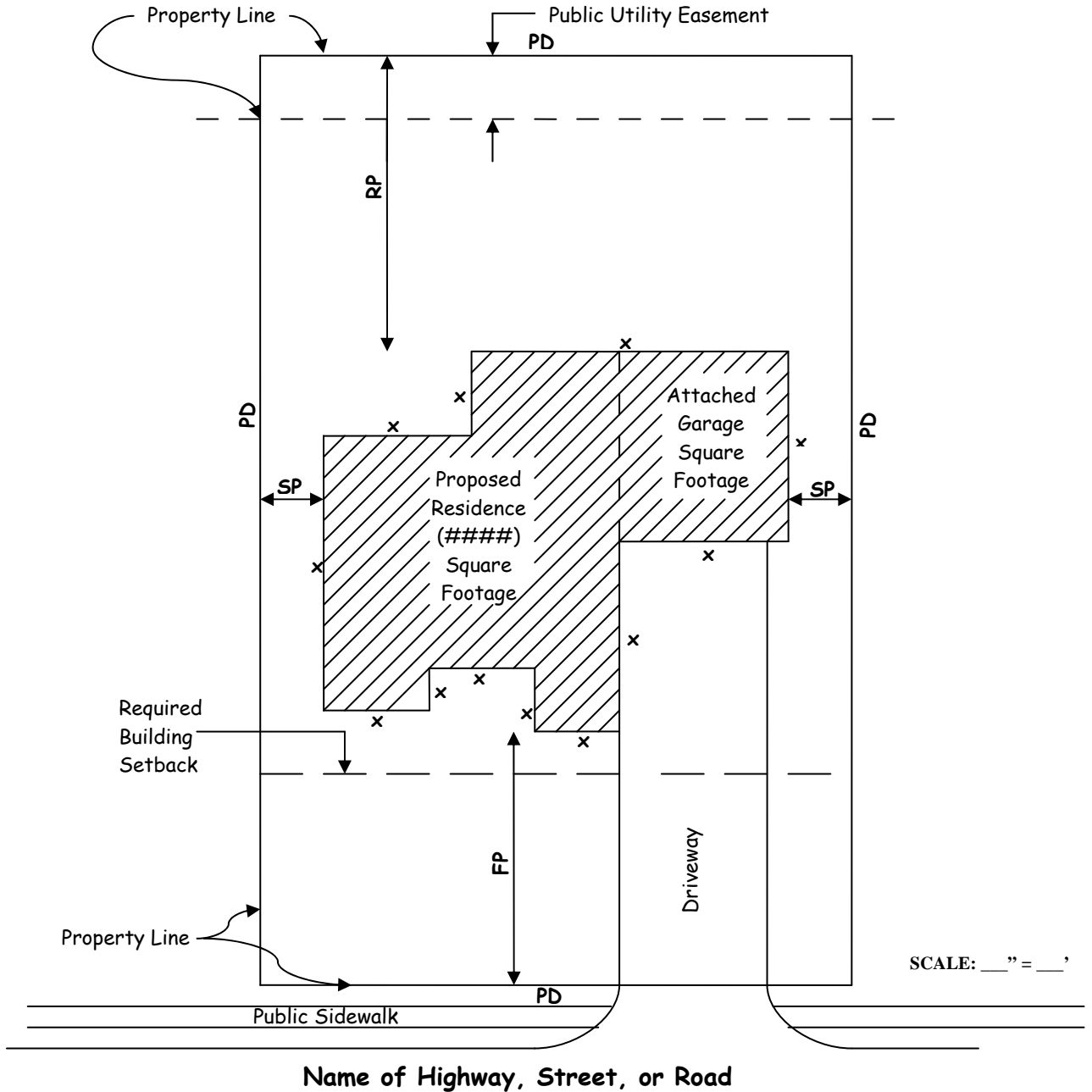
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## **Step 10- What other information should you know?**

The Commonwealth of Kentucky requires that all heating, ventilation and air conditioning systems be installed by a state licensed HVAC contractor. The 2007 Kentucky Residential Code (KRC) is the building code that is applicable for one and two family structures. The 2007 Kentucky Building Code is the building code that is applicable to multi-family residential structures. The current edition of the National Electrical Code is the electrical code that is applicable to electrical systems on residential structures.

For all applicable forms and code questions you may visit our website at [www.iompc.org](http://www.iompc.org). Any additional questions regarding the requirements of the adopted building code or electrical code or the process may be addressed to **Jim Mischel, 687-8650**. For information about ordering a building code book, you may call **1-800-786-4452**.

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## SAMPLE SITE PLAN NEW RESIDENTIAL STRUCTURE

Provide the information as indicated above

- X dimensions of the proposed residential structure
- SP the distance from the side property line to the proposed principal residential structure
- RP the distance from the rear property line to the proposed principal residential structure
- FP the distance from the front property line to the proposed principal residential structure
- PD property dimension
- (####) the numerical address of the property

Regardless of the setback requirements as prescribed in the Owensboro Metropolitan Zoning Ordinance, no building may be located within a public utility easement unless approved in accordance with Section 3-5(c)1 of the Zoning Ordinance.