New Commercial and Industrial Construction

How to Obtain a Building Permit

Step 1- Is the location appropriate?

The first step in the process for building a new commercial or industrial structure is to decide on a location on which to build. Commercial and industrial uses are permitted in various zoning districts within Daviess County, the City of Owensboro and the City of Whitesville.

Professional office uses are permitted within the P-1 Professional Service zone. Other commercial and industrial zones allowing a variety of uses include:

<table>
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<tr>
<th>Classification</th>
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<tr>
<td>B-1 Neighborhood Business</td>
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<tr>
<td>B-2 Central Business</td>
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<tr>
<td>B-3 Highway Business</td>
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<td>B-4 General Business</td>
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<tr>
<td>B-5 Business/Industrial</td>
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<tr>
<td>I-1 Light Industrial</td>
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<tr>
<td>I-2 Heavy Industrial</td>
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Generally, the business zones allow a wide variety of commercial uses, including retail, restaurants, offices, and personal service. The industrial zones provide for storage, warehousing and manufacturing uses. There are a number of uses that require a conditional use permit or special board approval prior to operation in each of these zones. The OMPC staff can assist you with the requirements or conditions for your proposed use within a particular zoning district.

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.

If the property that you wish to build on is zoned inappropriately for the commercial or industrial use you are proposing, you will need to request that the zoning classification on the property be changed to an appropriate zoning classification. You may contact Mike Hill, 687-8652, for assistance with the rezoning process.

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, the deed of the property may suffice, if the tract is a very old lot that was created before property division regulations were adopted. The OMPC staff will help you determine what office you will need to visit to obtain this information based on where the

☑ Checklist

Zoning Correct?
OMPC
Melissa Evans
687-8382

Lot of Record?
OMPC
Mike Hill
687-8652
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property is located and the specific circumstances of your proposal to build.

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 structure 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 were adopted 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 a special flood hazard area, you must apply to the Commonwealth of Kentucky, Floodplain Management Section, Division of Water at 14 Reilly Road, Frankfort, KY 40601 for a permit to construct within a flood plain. Copies of these application forms are available from OMPC, Jim Mischel, 687-8661.

**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 sewer.

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 the proposed building 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 service area. There are also sight distance considerations in

**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
    - 270-824-7080
  - City Engineering
    - Kevin Collignon
    - 687-8646
  - Daviess County Engineer
    - Mark Brasher
    - 683-3243
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 the lot. While obtaining a copy of the 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 the 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 the 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. If you are proposing to build more than one principal structure on the lot, or plan for a number of uses within one structure, such as strip shopping center, 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.

A site plan or approved development plan must be submitted in conjunction with a building permit application. The site 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.
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The reason for showing the dimensions from proposed structures to property lines is to determine if the proposed construction complies with zoning requirements for required building setbacks. The site plan or final development plan also shows that required off-street parking can be provided for the use or uses on the property and that the appropriate vehicular use area landscaping has been provided. Contact OMPC, Jim Mischel, 687-8650, to obtain information regarding site development requirements for your particular address and use. Access also needs to be shown on the site plan or final development plan to determine compliance with access standards.

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. A final development plan requires sign offs of all utility agencies and the local government engineer.

Step 8- Is your drainage plan approved?

All new commercial and industrial development requires a drainage report with drainage calculations to be submitted by a licensed engineer to the local government engineer for approval. A building permit cannot be issued for any new construction until this drainage plan has been reviewed and approved by the local government engineer.

Step 9- Have your building plans been reviewed and approved?

You must submit a full set of building construction documents to the OMPC office for plan review. The OMPC reviews all construction documents for the construction of commercial and industrial buildings, with the exception of day care, institutional, state owned and leased, high hazard and industrialized building systems. If your project falls into one of these excepted categories, you must apply to the Kentucky Department of Housing, Buildings and Construction, 502-373-0373, for your building plan review.

Most commercial and industrial projects will fall under the local review process. Daviess County citizens are fortunate to have a building department that has met the professional criteria and maintained the certifications and expertise to perform plan review for most building construction projects. Daviess County is one of the few jurisdictions in Kentucky that has been granted the authority by the state to perform local building plan review. This service greatly reduces the plan review process time for the applicant.

You may contact Jim Mischel, 687-8650, for information regarding the building plan review process and fees.

Step 10- Is your construction permit application complete?

In addition to your site plan, you need to provide information regarding the construction of the proposed commercial or industrial 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. The size and square footage of the structure for each floor.
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including any basement or mezzanines must be recorded on the permit application form, as well as areas for parking, detached or attached garages, carports, and covered porches. This information should be contained in your building construction plans.

The building permit application may be filled out and submitted by the general contractor 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 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 and that a Certificate of Occupancy has been issued. Although the owner’s agreement with their contractor is private, we would advise all owners that it is a good practice to make sure the Certificate of Occupancy has been obtained before final settlement with the general contractor.

**Step 11- Is your electrical permit approved?**

Any commercial or industrial 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.

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, if used, 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 commercial or industrial 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 12- 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.
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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.

**Step 13- 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 Building Code is the building code that is applicable for commercial and industrial 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 COMMERCIAL STRUCTURE
Provide the information as indicated above

X       required screening
Y       dimensions of the proposed commercial structure
d       dimensions of aisle width, access drives
PD      dimensions of property boundaries
SP      the distance from the side property line to the proposed commercial structure
RP      the distance from the rear property line to the proposed commercial structure
FP      the distance from the front property line to the proposed commercial structure
(####)   the numerical address of the property
        direction of traffic flow
        3’ continuous element

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.
If more than one principal building or more than two principal uses in one building are proposed, a final development plan is required