### How to Obtain a Building Permit

### Step 1- Is the location appropriate?

The first step in the process for building an addition to a home is to make sure that your residence is located in an appropriate residential zone. Some older residential homes may be located in commercial or industrial zones and may be non-conforming. If that is the case, a zoning change would be required before a permit could be issued to add onto the home or to build an accessory building on the lot. However, remodeling or maintaining a home within the original footprint is allowable and would not require a zoning change.

Zoning classifications for a property may be learned by contacting **Melissa Evans** at the Owensboro Metropolitan Planning Commission office at **270**-**687-8382.** You will need to have the specific address of the property to obtain the correct zoning classification. If Melissa is unavailable, call **270-687-8650** and ask for a planner to assist you.

### Step 2- When is a building permit required?

A building permit is required for any addition to the residence just like it is required for new homes or manufactured homes. Additionally, a permit is required when work is performed that will replace or alter structural members of the home, such as floor joists, roof and wall framing members, etc.

Projects not requiring building permits include replacing roof covering, siding, and windows when no structural work is involved. Fencing also does not require a permit, but the OMPC should be contacted to determine allowable heights and setbacks. Also, utility agencies should be contacted to assure the fence construction does not impact public utilities like water, sewer, gas, electric or cable lines or drainage ways that may be located within easements on your property.

Sidewalks and driveways on private property do not require building permits, but may require a cut and fill permit and drainage review before construction. Sidewalk and driveway aprons located on public right of way require a permit from the City Engineer and the work is required to be bonded. Please contact the City of Owensboro Engineer, *Kevin Collignon, 687-8646* or Daviess County Engineer, *Mark Brasher, 683-3243*, and *Matt Warren, 687-8661*, to determine requirements. Adding or removing fill will also require approval of the City of Owensboro Engineer or the Daviess County Engineer and Jim Mischel.

To assure that you are properly permitted, please contact the OMPC, *Jenni Logsdon, 687-8665,* to determine what requirements are applicable to your project before you begin work.

# <u>Step 3- Is the proposed addition located in a flood plain or floodway?</u>

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

### ✓ Checklist

#### Zoning Correct?

OMPC Melissa Evans 687-8382

#### Permit Required?

OMPC Jenni Logsdon 687-8652

Special Flood Hazard Areas?

OMPC Jenni Logsdon 687-8652

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

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

#### Step 4- Does your site plan comply with zoning regulations?

If you are proposing to build an addition onto an existing residential structure, you will need to submit a site plan to show the location where the addition is to be built. If the property has more than one principal building, such as a multifamily development, the final development plan on record will need to be revised to show the proposed addition. *Melissa Evans, 687-8382* 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 addition, 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, *Matt Warren, 687-8661,* 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.

#### ✓ Checklist

Site Plan Meets Regulations ?

OMPC Trey Pedley 687-8654

If your remodeling project is completely contained within the existing buildings located on the property and does not involve additions, a site plan is not required.

#### Step 5- Is your building permit application complete?

In addition to your site plan if proposing an addition, 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, and the description of the remodeling project.

The size and square footage of any addition for each floor including the basement must be recorded on the permit application form.

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. It is the owner's responsibility to assure that the final inspection has been scheduled. Although the owner's agreement with their builder is private, we advise all owners that it is a good practice to make sure the final inspection has been completed and there are no deficiencies noted before final settlement with the builder. In cases of new additions, a Certificate of Occupancy must be issued after the final inspection passes prior to occupancy of the new rooms.

#### Step 6- Do you need an electrical permit?

Any addition to a residential structure will have to be served by electricity, and many remodeling projects include addition or relocation of electrical wiring. 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 an 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.

Any new proposed electrical work must be permitted and inspected. 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 remodel or addition project.

Owensboro Municipal Utilities, *926-3200,* and Kenergy, *926-4141,* are the two electricity providers in our community. OMU

### ✓ Checklist

Building Permit Application Complete?

OMPC Tara Conder 687-8665

*Matt Warren* 687-8661

Electrical Permit Application Complete?

OMPC Tara Conder 687-8665

*Matt Warren* 686-8661

and Kenergy will not provide an electrical connection until a final inspection has been approved by an OMPC building and electrical inspector.

#### Step 7- Do you need a 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.

If your remodel or addition project includes new plumbing fixtures, water or drain lines you must 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 8- 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.

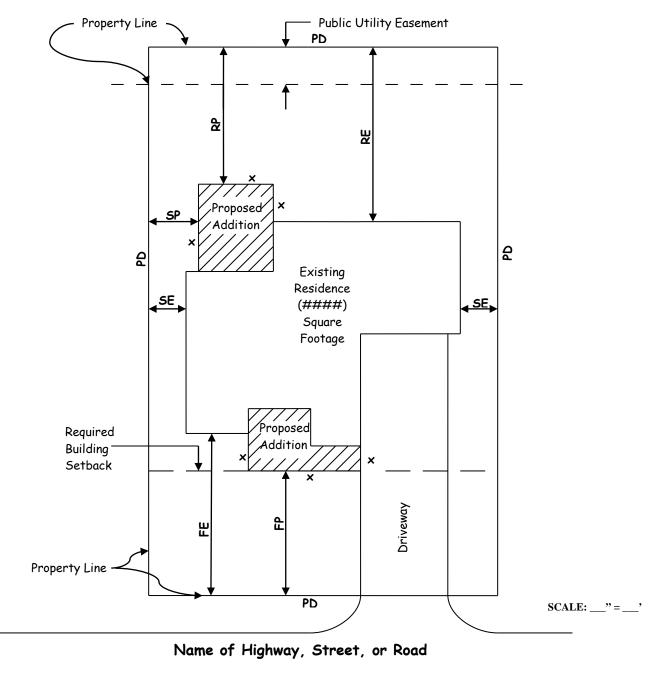
The 2007 Kentucky Residential Code (KRC) is the building code that is applicable for one and two family structures. The 2007 Kentucky Building Code is the building code that is applicable to multi-family residential structures. The current edition of the National Electrical Code is the electrical code that is applicable to electrical systems on residential structures.

For all applicable forms and code questions you may visit our website at <u>www.iompc.org</u>. Any additional questions regarding the requirements of the adopted building code or electrical code or the process may be addressed to *Matt Warren, 687-8661*. For information about ordering a building code book, you may call *1-800-786-4452*.

### ✓ Checklist

#### Plumbing Permit?

Green River District Health Department Mark Thomas 852-2906



# SAMPLE SITE PLAN

### RESIDENTIAL ADDITION

Provide the information as indicated above

- X dimensions of the proposed residential addition(s)
- SE the distance from the side property line to the existing residential structure
- **RE** the distance from the rear property line to the existing residential structure
- **FE** the distance from the front property line to the existing residential structure
- (####) the numerical address of the property
- **SP** the distance from the side property line to the proposed addition(s)
- **RP** the distance from the rear property line to the proposed addition(s)
- **FP** the distance from the front property line to the proposed addition(s)
- PD property dimension

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.