



## Buyer How To : Permitting

Each state, town, and municipality has rules and regulations for the permits needed for home construction. If you've decided on a parcel or lot within a particular community, you'll want to meet with the local code enforcement officer to determine the ins and outs of that town's permitting structure. Some can be quite relaxed; others have very precise regulations determining the permits needed for construction. Here are some questions you'll want to ask:

- **What is required for a building permit?** Some towns require land plat maps, percolation or "perk" tests, building plans, any required engineering, septic designs and other information before a permit will be issued. Check to make sure that zoning is appropriate for residential use, and identify abutters in case there might be a notification requirement before you build. Other information that may be required might include electrical service (200 vs. 400 amps), type of heating system, fuel type, number of bedrooms, even plans for a garbage disposal.
- **Will there be fees associated with permitting?** Because many inspections require the time of a professional, there may be fees associated with the permitting process. Some areas, often closer to larger towns, will impose an impact fee to help defer costs to infrastructure, schools and other town services. The closer your site is to a metropolitan area, the more likely you will be charged for permitting.
- **Are building permits available for my construction timeframe?** Many communities have enacted development plans or "anti-sprawl" regulations which limit the number of building permits issued during a time frame. You may have to submit your name to a waiting list, or delay your home construction until a building permit is available. Some communities allow activities such as road building, site preparation, foundation or basement work, and septic or well construction before a permit becomes valid and the actual construction begins.
- **What is the procedure for issuance of a certificate of occupancy?** You'll want to know what is required for inspections at the end of the construction process, so that you can occupy your new log home on schedule. Inspections of electrical, plumbing and heating work, as well as the septic and well may be required before you can move in.
- **Are there any special environmental permits required?** Many areas also require review for wetlands, vernal pools, drainage runoff management and other environmentally based issues. Check these requirements out to avoid any surprises once construction is started.