

When the building permit process isn't fully understood, projects stall and time is lost. This book explains how permits are classified, reviewed, and approved, offering practical guidance for anyone submitting or processing permits.

The Building Permit Playbook:

**A Guide to Navigating Building Permits and the Permitting Process with Confidence
By Tatiana Gust**

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THE

A GUIDE TO NAVIGATING BUILDING PERMITS

BUILDING

AND THE PERMITTING PROCESS

PERMIT

WITH CONFIDENCE

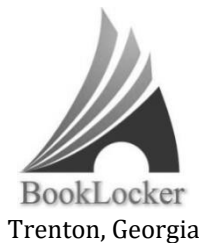
PLAYBOOK

TATIANA GUST

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A Guide to Navigating Building Permits
and the Permitting Process
with Confidence

Tatiana Gust



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This book addresses general topics related to the building permit process. Use of this book constitutes acceptance of this disclaimer.

Contents

Preface.....	xiii
1. Introduction to Building Permits	1
Overview of the Building Permit Process	3
Importance of Obtaining Building Permits	7
Purpose of the Book	9
2. The History of Building Codes.....	11
Evolution of Building Regulations	11
Key Moments in the Development of Building Codes	12
The Importance of Building Codes in Modern Times.....	14
3. Understanding Building Permits.....	17
Types of Building Permits	18
Requirements for Obtaining Building Permits	23
Factors that Affect the Permit Process.....	37
4. Preparing for the Building Permit Application	43
Gathering Information	44
Organizing the Files Within Your System	46
Folder Structure in the Computer.....	51
Making Sure Everything Matches.....	55
5. Submitting the Building Permit Application	61
Completing the Application Form / Online Form	62
Understanding Occupancy and Construction Type.....	65
Attaching Required Documentation	70

Understanding the Review Process	74
6. Approval and Rejections.....	81
Understanding the Approval Process.....	82
Common Reasons for Rejection Comments.....	86
Understanding Third-Party Digital Signatures	90
Appeal a Denied Permit.....	93
7. Permit Issuance	99
Obtaining Your Building Permit	99
Understanding Permit Expiration Dates.....	103
Displaying the Permit.....	105
8. Inspection Process	109
Understanding When Inspections Are Required.....	110
Scheduling Inspections.....	112
Preparing for Inspections.....	116
9. Completing Your Project.....	121
Obtaining Final Inspections.....	122
Obtaining Certificate of Occupancy (CO)	124
Closing Out the Permit.....	130
10. Common Permitting Issues	135
Troubleshooting Common Issues	135
Addressing Permit Violations.....	140
Understanding Appeals Process.....	143
11. Conclusion.....	147
Recap of the Building Permit Process	147

The Building Permit Playbook

Tips for Successful Permit Processing 149

Final Thoughts and Recommendations 153

A Personal Message to You 157

Acknowledgments..... 159

Notes/Glossary..... 161

Helpful Resources 169

About the Author 173

1. Introduction to Building Permits

Building permits serve as the foundation for safe, secure, and regulated construction projects. Whether you are embarking on a small-scale renovation, constructing your dream house, or spearheading a large commercial development, understanding the process and procedures involved in obtaining building permits is crucial. This book aims to provide comprehensive guidance to homeowners, architects, contractors, and aspiring builders alike, helping them navigate the maze of paperwork, inspections, and regulations required to secure these essential licenses.

In the following chapters, we will not only outline the step-by-step process of obtaining building permits but also delve into the underlying principles and regulations that govern their issuance. We will shed light on the significance of permits and the reasons behind their implementation, enabling you to appreciate their true value in ensuring the safety, integrity, and compliance of construction projects.

Building permits, although seemingly bureaucratic hurdles, represent a valuable commitment from local governments to protect the interests of their citizens. By enforcing these permits, authorities can verify that construction plans meet the minimum

safety codes, adhere to local zoning ordinances, and comply with environmental regulations. Consequently, the permit acquisition process aims to create a balance between the aspirations of builders and the responsibility of safeguarding communities.

The chapters that follow will expertly guide you through each stage of obtaining building permits. We will embark on an in-depth exploration of the necessary documentation, tackling issues such as construction drawings, survey and elevation certificate requirements, energy conservation, and more. Additionally, we will discuss the different types of permits, including those for remodeling, new construction, additions, and alterations. Moreover, we will delve into the nuances of where to find information related to zoning regulations, completing applications, relevant information for your property, FEMA considerations, and all the essential aspects to consider during the application process.

Throughout this book, you will find practical advice, insider tips, and real-life examples to demystify the often complex and confusing world of building permits. From understanding the significance of the different types of construction to navigating the organizational intricacies of building departments, the information in this book will equip you with the knowledge and confidence necessary to confidently expedite your permit acquisition journey.

Remember, obtaining building permits is more than a legal requirement. It reflects your commitment to conducting a project that prioritizes safety, follows the law, and respects the welfare of your community. Therefore, by familiarizing yourself with the process outlined in this book, you are taking a significant step towards bringing your project to fruition while ensuring full compliance and adherence to necessary regulations.

So, let us embark on this enlightening journey together, empowering you with the expertise to successfully navigate the

intricacies of building permits. By the end of this guide, you will possess the know-how to tackle the application process, face potential challenges, and emerge with the necessary permits to bring your construction dreams to life. Let us begin.

Overview of the Building Permit Process

The building permitting process is a crucial step in ensuring that construction projects comply with local building codes and regulations. No matter the size of the project, the process follows a similar structure—but it's important to recognize that there are two major categories of permits:

1. **Residential projects:** building or remodeling a single-family home, duplex, or townhome.
2. **Commercial projects:** constructing a bank, school, shopping center, or high-rise office building.

While the steps in the process are generally the same, the scale and number of steps are usually larger for commercial projects. Building a house and building a hospital both require permits, but the hospital will involve many more layers of review, approvals, and inspections.

Here's how the permitting process typically works:

- I. **Research and Planning:** The process begins with gathering information. The property owner or project team must understand local building codes, zoning rules, and permit requirements. This usually involves visiting the local building

department's website or meeting with staff at the planning or permitting counter.

Pro Tip: Always verify that you're looking at the most current checklist or submittal guide. Some departments keep older versions online, which can cause confusion and delays.

- II. Preliminary Design and Documentation: Once the requirements are clear, the team prepares the necessary drawings and reports. This usually includes architectural, structural, electrical, mechanical, and plumbing plans. Depending on the project, additional documents—like fire sprinklers, fire alarms, soil reports, energy calculations, or environmental studies—may be required.

Author's Note: For residential projects, this may be as simple as a floor plan and site plan. For commercial projects, expect full design packages from multiple disciplines.

- III. Application Submission: This is the step where the biggest difference between residential and commercial projects appears.

Residential Projects: The permit application is usually straightforward. The property owner or contractor submits a single application package that includes all the drawings and documents. Reviews for zoning and building are typically bundled into this single permit process. Because the impact is limited—usually just one lot and perhaps the immediate neighbors—the review is relatively contained.

Commercial Projects: Commercial buildings affect not just one property, but the larger community. A new bank, restaurant, or shopping plaza can influence traffic, utilities, parking demand, stormwater systems, and even emergency response times. Because of this, the application stage for commercial projects often includes multiple layers of review before the building permit can even be filed.

Development Review / Site Plan Review: Planning staff analyze how the project fits into zoning rules, traffic circulation, landscaping, lighting, signage, and overall land-use policies.

Public Impact Considerations: Larger projects may require public hearings, traffic impact studies, stormwater management plans, or utility service agreements.

Phased Approvals: Only after these planning and zoning reviews are complete does the project move forward to the building department for plan review and permitting.

Author's Note: *Think of it this way—building a home is like planning a private family dinner. Building a commercial project is like organizing a community festival. The amount of coordination, approvals, and public input increases dramatically.*

- IV. Plan Review and Approval: The building department reviews the submitted plans for compliance with building codes, zoning, life safety, and accessibility requirements. Reviewers may request corrections or clarifications before granting approval.

Pro Tip: For commercial projects, even if a development order has already been approved by the same department, you must include that approval in your building permit submission. Don't assume staff will pull the files from their own records—they won't.

- V. Permit Issuance: Once plans are approved, permits are issued. These include all the documents that were approved, and they often have a stamp so the field staff (builders and inspectors) know they are working from an approved set. This ensures that the work will be done according to standards that protect health and safety.
- VI. Inspections: After construction begins, inspectors from the building department visit the site at key milestones (foundation, framing, electrical rough-in, plumbing, etc.). Their job is to make sure the work matches the approved plans and meets code.
- Author's Note:** Residential projects may have just a handful of inspections. Commercial projects can have dozens, especially if specialized systems are involved.
- VII. Certificate of Occupancy (CO): Once all inspections are passed, all the ancillary paperwork completed, and all fees have been paid, the building department issues a Certificate of Occupancy (CO) or Certificate of Completion (CC). The CO officially states that the building is safe and suitable for use. Without one or the other, no one is allowed to use the building. More detail later on about the CC.

The specific steps and requirements can vary depending on the jurisdiction, but the framework is generally consistent. Whether it's a family home or a skyscraper, the permit process is the foundation that ensures buildings are safe, legal, and built to last.

Importance of Obtaining Building Permits

As I often say in my classes, *permits exist for a reason: safety and accountability*. Building codes are not arbitrary—they are the product of real experiences, often written after hard lessons learned from accidents, fires, or building failures. A permit is the mechanism that makes sure these lessons are carried forward into every project, big or small.

Think of your home, your office, or your child's school. These buildings are more than walls and roofs—they are places where lives unfold. Permits exist to ensure that behind the paint, drywall, and tile, the structure is safe, the wiring won't spark a fire, the plumbing won't leak contaminants, and the foundation won't fail.

Now imagine this: you buy your dream home—your single biggest investment—and then discover hidden dangers because someone decided to skip the permit process. Maybe the electrical panel is overloaded, or the second-floor addition was never inspected and has undersized beams. Suddenly, what should be a place of safety becomes a source of anxiety, costly repairs, and even danger to your family.

“Birthday Party Panic as Deck Collapses—No Permit on File”

KCCI News, West Des Moines, June 2025



Real Story: In West Des Moines, a 3-year-old's birthday party took a frightening turn when the deck beneath family and friends collapsed mid-celebration. Some guests were trapped between the deck and the house. There were no permits or inspections on record for that deck. That wasn't a movie—it was someone's life. Without permits, you're gambling with the safety of the people you love.

Author's Note: *This is not just hypothetical. Across the country, there are countless stories of fires, collapses, and lawsuits tied to unpermitted work. Each one is a reminder of why permits matter.*

Without permits, homeowners and contractors risk:

- ⇒ **Fines and Penalties:** Unpermitted work often triggers violations, stop-work orders, and expensive corrections.
- ⇒ **Delays:** When problems are discovered mid-project—or years later during a sale—the costs and delays multiply.
- ⇒ **Property Value Issues:** Buyers, lenders, and insurance companies look for proof that work was permitted. Without it,

property values drop, closings fall through, and insurance claims can be denied.

⇒ **Safety Risks:** The biggest consequence of all. From faulty wiring that sparks fires to decks that collapse under the weight of a family gathering, the risks are real and immediate.

***Pro Tip:** When in doubt—permit it. The upfront cost of getting the right permit is always smaller than the financial and emotional toll of correcting unsafe, unpermitted work.*

In short, permits are not about government overreach; they are about protection. They protect you as the owner, your neighbors and community, and even future property owners who will rely on the safety of the work being done today.

Purpose of the Book

This book was written to show you that the permitting process can be **clear, structured, and even exciting**. At its heart, permitting is about building trust between code officials, builders, communities, and the people who will live, work, and thrive in these spaces.

Rather than being seen as “just paperwork,” permitting is the foundation that ensures every project is safe, resilient, and built to last. When you understand the process, you don’t just check boxes—you help shape stronger, safer communities.

In these pages, you’ll find:

- **Step-by-step guidance** that breaks the process into manageable parts.
- **Real-World examples** that connect codes to everyday construction.

- **Tips and insights** I've learned from years of experience in the field.
- **Practical tools** to help you communicate with clarity and confidence.

You'll also become familiar with the International Code Council (ICC) guidelines, while learning how to research and apply your local jurisdiction's requirements. By the end, you'll know how to identify the types of projects, the type of work, gather documentation, assemble submittals, complete forms, and work side-by-side with building officials.

This book is for you if you're starting your career, looking to strengthen your skills, or ready to support your team with confidence. Whatever your role, the knowledge you gain here will make you more effective, more trusted, and more impactful.

Author's Note: *One of the most rewarding parts of permitting is knowing your work leaves a lasting imprint that you can clearly see around your community.*

Let's get started on your journey to becoming a permitting pro. Your success in this role can make a bigger difference than you might ever imagine!

2. The History of Building Codes

I like to start by sharing the knowledge in a way that makes sense about how the codes came to be, and how history has helped us to shape our construction standards.

Evolution of Building Regulations

The idea of regulating construction is not new; it has been around for thousands of years. One of the earliest written examples appears in the **Code of Hammurabi**, recorded around 1750 BCE in ancient Babylon. Among its many civil laws was a clear warning to builders:

“If a builder constructs a house for someone and does not make its construction sound, and the house collapses and causes the death of the owner, the builder shall be put to death.”

– Code of Hammurabi, Law 229

The punishment was undeniably extreme, but the principle behind it was powerful: builders are responsible for public safety. This was one of the earliest acknowledgments that construction

must follow rules to protect lives—a foundation that still guides modern building regulations.

Today, of course, we don't enforce safety with life-or-death punishments, but the principle has never changed: construction carries responsibility. When a structure is designed, built, and inspected according to established rules, it protects not just the people inside but the community around it.

Think about the places you move through every day:

- A school where hundreds of children learn
- A grocery store where families shop
- A hospital where lives depend on reliable power, plumbing, and fire safety

All these buildings are safe to enter because someone followed rules that go back, in spirit, to Hammurabi's law: *if it's built, it must be built right.*

Author's Note: *The beauty of today's codes is that they are not just about preventing collapse—they're about creating communities that are healthier, more resilient, and better prepared for the future.*

From ancient stone tablets to the pages of modern codebooks, the heart of building regulations has always been the same: **to protect people.**

Key Moments in the Development of Building Codes

Let's go back in time and review some of the history event that brought forward the creation of the International Code Council (ICC).

- ⇒ **1750 BC - Code of Hammurabi:** One of the first known codes for construction accountability.
- ⇒ **1666 - Great Fire of London:** In just four days, a fire destroyed over 13,000 homes and most of the medieval city, fueled by tightly packed wooden buildings. *Lesson learned:* Cities began requiring fire-resistant materials like brick and stone and set rules for spacing between buildings to slow fire spread.
- ⇒ **1871- Chicago Fire:** A blaze swept through Chicago, destroying more than 17,000 buildings in two days, mostly because of wooden construction and high winds. *Lesson learned:* Building codes began restricting flammable materials in dense urban areas and called for safer construction practices.
- ⇒ **1906 - San Francisco Earthquake:** The powerful earthquake and resulting fires killed thousands and collapsed entire neighborhoods, exposing poor structural design. *Lesson learned:* Modern codes adopted seismic design standards, requiring buildings to withstand lateral forces from earthquakes.
- ⇒ **1942 - Coconut Grove Nightclub Fire:** A fire in a crowded Boston nightclub killed nearly 500 people when locked exits, flammable decorations, and overcrowding trapped guests. *Lesson learned:* Codes introduced stricter requirements for exits, occupancy limits, and fire safety features in public assembly spaces.
- ⇒ **1992 - Hurricane Andrew:** This Category 5 storm devastated South Florida, flattening thousands of homes due to weak construction and poor enforcement of codes. *Lesson learned:* Stronger wind-resistance standards and stricter code

enforcement were adopted, especially in hurricane-prone regions.

Each of these tragedies reshaped the way we build, showing us that building codes come from real events that taught us hard lessons. Fires, earthquakes, and storms revealed weaknesses in the ways buildings were designed, and out of those tragedies came stronger, smarter rules.

To bring all those lessons under one coordinated system, the International Code Council (ICC) was founded in 1994. Before the ICC, different regions in the U.S. used different codes, which caused confusion and inconsistency. The ICC's mission was to unify these into a single, coordinated set of model codes, what we now know as the International Codes.

Today's codes are more than just regulations on paper; they are a collection of lessons learned, carefully written to protect people and communities. In many ways, building codes are like the seatbelts of construction: they may not always be noticeable, but when disaster strikes, they are what keep us safe.

The Importance of Building Codes in Modern Times

Building codes today are more than just minimum rules. They are the foundation of safe, resilient, and sustainable communities. Unlike centuries past, when codes reacted to disasters, modern codes are proactive. They combine lessons from history with the latest science, engineering, and technology to prevent problems before they happen.

Codes protect lives first and foremost. They ensure that buildings can withstand fire, wind, earthquakes, and other natural forces. But they also go further, promoting energy efficiency,

accessibility, and durability, which improve the overall quality of life. For example, when a home is built to meet current energy standards, it not only saves the owner money on utility bills but also reduces environmental impact for the community.

Another key importance of codes is consistency. With the International Code Council (ICC) model codes, adopted across the U.S. and many parts of the world, builders, architects, and inspectors share a common language. This makes construction more efficient and predictable while still allowing states and cities to adapt rules to their local needs—such as hurricane-prone Florida or earthquake-sensitive California. Some jurisdictions adopt the ICC codes exactly as written, while others use them as a base and modify certain sections to reflect regional priorities or unique risks.

Florida is a unique example. Rather than continuing to adopt the ICC codes directly, Florida established its own **Florida Building Code (FBC)** as the state's base code. Every three years, Florida reviews the newest ICC updates and incorporates only the provisions that are relevant to Florida's needs, such as hurricane wind resistance, coastal flooding, and energy efficiency. This process avoids the constant removal of provisions that don't apply to Florida, while still keeping the state aligned with national best practices.

Equally important is the fact that codes are not static. The ICC updates its model codes every three years, incorporating new research, technology, and lessons learned. This continuous improvement ensures that safety standards, energy requirements, and accessibility measures evolve along with modern construction practices. Staying current with these updates is critical for everyone in the permitting process.

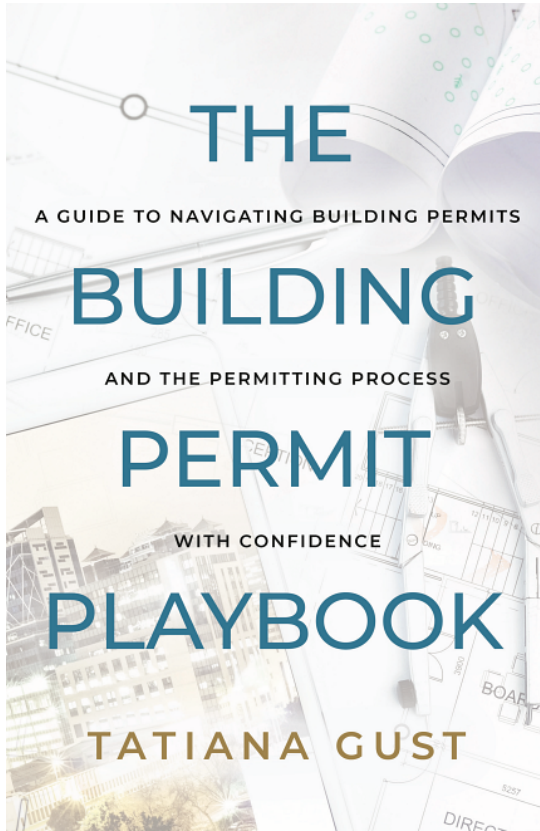
Finally, codes build trust. When a family moves into a new home or a business opens its doors, they can feel confident that the structure has been reviewed and approved to meet safety standards. That trust is invisible but powerful—it's the quiet assurance that buildings will protect us when we need them most.

About the Author

The author is a business owner and permitting professional with extensive experience in the construction and permitting industry. Having worked on both the government and private-sector sides of the permit process, she brings a deep, firsthand understanding of technical requirements and the real-world challenges faced in construction.

Throughout much of her career, she focused on helping contractors navigate the permitting process, walking alongside them through complex requirements and helping projects move forward with clarity and confidence. A few years ago, that focus naturally evolved into a broader mission: to improve the permitting process as a whole, for contractors and building departments alike.

Now centered on education and training, she is committed to sharing her years of experience to support permit technicians, reviewers, designers, contractors, and builders in their daily work. Based in Florida, she views this book as part of her legacy, one rooted in education, mentorship, and a genuine desire to make the permitting process better for everyone involved.



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