HOMEOWNER GUIDE

A plain-English guide to building permits

Armor Plan · getarmorplan.com · Prepared for clients who are building, adding on, or renovating. Requirements vary by city, county, and rural location. Always confirm with your local office.

> **Please note:** this guide is general information for homeowners, not legal advice. Each place has its own rules, fees, and forms. Call your city or county building or zoning office before you start. Armor Plan can help you prepare a clear plan set for their review, but the local office has the final word.

1. WHY PERMITS MATTER

They protect you as much as the house

- **Safety.** Permits and inspections catch problems while they are still easy to fix: footings, framing, wiring, plumbing, and heat.
- **Insurance.** Many insurers ask whether permitted work was inspected. Unpermitted work can make a claim harder.
- **Resale.** Buyers and appraisers often ask about permits. Unpermitted additions can slow a sale or force work to be opened up.
- **Lenders.** Construction loans usually require permits, inspections, and often a Certificate of Occupancy before final draws.
- **Peace of mind.** A signed-off inspection means someone independent looked at the work at each stage.

2. USUAL PERMITS

What you may need, by project type [Varies]

Not every place requires every item below. Rural counties sometimes use zoning permits instead of full building permits. Ask early.

Permit / approval	New home	Addition	Renovation
Building permit	Usually yes	Usually yes	Often yes if walls, structure, or footprint change
Electrical	Usually yes	Usually yes	Yes if new circuits or service
Plumbing	Usually yes	Usually yes	Yes if moving fixtures or adding baths
Mechanical (HVAC)	Usually yes	Often	Yes for new equipment or duct changes
Septic / well (rural)	Often required	If adding bedrooms or fixtures	If load changes
Driveway / culvert / approach	Often	Sometimes	Rare
Zoning / setbacks / floodplain	Almost always check	Almost always check	If expanding footprint
Demolition	If removing a structure	If tearing down walls/areas	If gutting or removing a building

3. WHO IS IN CHARGE

City, county, or rural

- **Inside city or village limits:** the city or village building department usually issues the building permit and runs inspections.
- **Outside city limits:** the county may handle zoning, septic, and sometimes building permits. Some rural Nebraska counties have zoning but limited or no building-inspection program. Electrical work in Nebraska often has a separate state or local electrical inspection track [Varies].
- **Extraterritorial zones:** some cities also regulate a ring of land around their borders. Ask the county clerk or zoning office which map you are on.
- **First call:** start with your county planning/zoning office or city building department. Tell them your address and whether you are building new, adding on, or renovating.

4. WHAT THEY ASK FOR

Typical application package [Varies]

A clear Armor Plan plan set is built to help with this list. Your office may ask for more or less.

- **Site plan** showing the lot, setbacks, driveway, and where the house sits.
- **Plan set** with floor plans, elevations, sections, and notes.
- **Energy compliance** (often a REScheck report or a local checklist).
- **Structural details** the office requires for footings, beams, and roof (may need a licensed design professional's stamp in some jurisdictions).
- **Contractor registration / licenses** for the builder and major trades, or an **owner-builder affidavit** if you are acting as your own general contractor.
- **Septic design** from a certified professional, and well information, on rural lots.
- **Floodplain or soils info** when the lot is in a special area.

5. FINDING YOUR OFFICE

Questions to ask on the first call

- What office handles building permits for my address? City, county, or both?
- Do I need separate electrical, plumbing, and mechanical permits?
- What plans and forms do you need, how many copies, and in what format (paper or PDF)?
- What are the fees and how are they calculated?
- How long does a typical residential review take?
- Who can pull the permit: the builder, the owner, or either?
- How do I schedule inspections, and how much notice do you need?
- When do I get a Certificate of Occupancy, and do I need it before I move in or before the lender's final draw?

6. FEES AND TIMELINES

General ranges only [Varies]

Nebraska has no single statewide residential building-permit fee schedule. Cities and counties set their own. Examples from published local guidance include review times of about 7 to 15 working days for many residential permits, and fees based on project value (sometimes a few hundred dollars, sometimes more for a full new home). Always get the current schedule in writing from your office.

> **Budget a cushion.** Plan for application fees, trade permits, septic permits, and possible re-inspection fees if something fails. Review can take longer during busy seasons or if plans need corrections.

7. INSPECTION SEQUENCE

Typical order (your office's list wins)

#	Stage	What they usually look for
1	Footing / excavation	Trenches, depth, forms, steel as required—before concrete
2	Foundation / slab	Walls, waterproofing, or slab prep; under-slab plumbing/electrical if any
3	Framing	Structure, openings, roof, before interiors close up
4	Rough-ins	Electrical, plumbing, and HVAC before insulation and drywall
5	Insulation / energy	Insulation, air sealing, and any required energy checks
6	Final	Finished work, safety items, grading as required
7	Certificate of Occupancy	Permission to occupy; often needed for lenders and utilities

Do not cover work (pour concrete, hang drywall, hide wiring) until that stage has passed. If an inspection fails, fix it and call for a re-check before you move on.

8. COMMON DELAYS

And how to avoid them

- Incomplete plans or missing site dimensions.
- Starting work before the permit is issued.
- Skipping a call for inspection and covering the work.
- Septic or well approvals that lag behind the building permit.
- Owner-builder paperwork or contractor registration that is not on file.
- Busy seasons at the office; ask about current wait times when you apply.

9. WHO PULLS THE PERMIT

Owner or builder

- **Builder pulls it:** common on custom homes. The builder is often the permit holder and schedules inspections. Get this in writing in your contract.
- **Owner pulls it (owner-builder):** allowed in many places with an affidavit. You take on the duties of the permit holder: scheduling inspections, meeting the inspector, and fixing failed items. Ask what that means for your insurance and your construction loan.
- **Either way:** keep a copy of the approved plans and the permit card on site. Lenders often want copies of passed inspections with each draw.

10. UTILITY HOOKUPS

Water, sewer or septic, gas, electric, internet

Every house has to be hooked up to services. Start these calls when you start the permit — deposits, tap fees, and lead times **vary** by city, rural district, and distance to the main.
For each utility, write down: who to call, the application, deposits or tap fees, typical lead time, which inspections apply, and who does the work (the utility, a licensed trade, or the builder).

Utility	Typical path (confirm locally)	Who usually does the work
Water	City water account + tap/meter, **or** private well	City / utility for public side; licensed plumber (and well contractor if rural)
Sewer or septic	City sewer tap, **or** on-site septic design and install	City / utility or certified septic installer; plumber for the house
Gas	Municipal natural gas meter, **or** propane tank	Utility or propane supplier; licensed gas / mechanical trade for house piping
Electrical	City electric or rural public power district; often a separate state electrical inspection	Utility for service/meter; licensed electrician for the house
Internet (optional)	Fiber, cable, or fixed wireless — order early on new builds	Provider for the drop; builder can rough conduit

General budget ranges (all **vary** — get quotes): city deposits often hundreds; taps/extensions often hundreds to several thousand; private well often roughly $5,000–$15,000+; septic often roughly $8,000–$25,000+; propane setup often $0–$3,000+; new electric service/extension often $500–$5,000+ (sometimes more).

Utility hookup checkbox list

- [ ] Confirmed city vs rural provider for water, sewer/septic, gas, and electric
- [ ] Applications started; deposits and tap / extension fees quoted in writing
- [ ] Lead times noted on the project calendar
- [ ] Temporary power arranged for construction
- [ ] Well / septic design started early if rural
- [ ] Gas meter or propane tank location on the site plan
- [ ] Licensed trades lined up for house-side hookups
- [ ] Inspections scheduled before cover-up and before turn-on
- [ ] 811 called before digging
- [ ] Internet pathway planned if wanted at move-in

11. PRINTABLE CHECKLIST

Walk through with your local office

- [ ] Confirmed which office covers my address (city / county / both)
- [ ] Asked what permits I need for my project type
- [ ] Got a written fee schedule and typical review time
- [ ] Prepared site plan and full plan set
- [ ] Energy compliance paperwork ready
- [ ] Septic / well / driveway approvals started if needed
- [ ] Decided who pulls the permit (builder or me) and put it in the contract
- [ ] Permit issued before any work starts
- [ ] Inspection card posted and approved plans on site
- [ ] Footing / foundation / framing / rough-ins / insulation / final scheduled in order
- [ ] Certificate of Occupancy or final approval received (if required)

Notes for my city / county

OFFICE NAME, PHONE, FEES, SPECIAL RULES, INSPECTION PHONE NUMBER...

Armor Plan tip: your full plan includes this Permit Guide plus a plan set organized for review. Bring both to your first visit with the permit office. Dream it. Plan it. Protect it.

Sources consulted for typical practice: Grand Island, NE building permit guidance (grand-island.com); Nebraska owner-builder overview (build-your-house.com/permitting/state-guides/nebraska); general residential inspection sequences from published homeowner guides (e.g. city building departments). Local rules control.