

Detached Residential Accessory Structures and Garages

How to Obtain a Building Permit

Step 1- Is the location appropriate?

The first step in the process for building a detached accessory structure or garage on your lot 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 build an accessory building on the lot.

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 detached garage or any accessory structure or for a storage building, unless the accessory building is a structure smaller than 12 feet by 18 feet not attached to the property with a permanent footing and foundation system.

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

A building permit cannot be approved for a detached garage or accessory or storage structure unless a residential structure is located on the lot. The residential structure is the principally permitted use on the property and other detached structures would be accessory to that allowed use.

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.

✓ Checklist

Zoning Correct?

OMPC
Melissa Evans
687-8382

Lot of Record?

OMPC
Brian Howard
687-8652

Special Flood Hazard Areas?

OMPC
Melissa Evans
687-8382

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

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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- Does your site plan comply with zoning regulations?

If you are proposing to add a detached building on your lot, you will need to submit a site plan to show the location where the building is to be built. If the property has more than one principal building, such as a multi-family development, the final development plan on record will need to be revised to show the proposed addition. **Brian Howard, 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 and other buildings from the proposed structure, 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.

For accessory buildings or detached garages that are built entirely behind the existing house, setbacks may be reduced to 3 feet from the rear or interior side lot line, unless the location of a public utility or drainage easement dictates a greater setback, or the lot is a part of a Planned Residential Development that specifies setbacks on the plat of the subdivision.

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.

In all cases, detached accessory structures must be located a minimum of 6 feet from the residence or other buildings on the lot. As previously stated, properties within Planned Residential Developments may have different rear and side setbacks than those in regular subdivisions, and the plat of those subdivisions will indicate the allowable building footprint. Contact OMPC, **Jim Mischel, 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 multi-family zones there may also be open space requirements. You will need to show the sizes and locations of all existing structures on the lot to determine the amount of building coverage you are proposing.

✓ Checklist

Site Plan Meets Regulations ?

OMPC
Jim Mischel
687-8661

Building Permit Application Complete?

OMPC
Shelly Hayden
687-8665

Jim Mischel
687-8661

Kyle Trunnel
687-8668

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Step 5- Is your building permit application complete?

In addition to your site plan if proposing to build an detached structure on your lot, you will 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, if applicable.

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 project.

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 would 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?

If you are proposing to serve a detached accessory structure or garage with electricity, you must obtain an electrical permit in addition to a building permit. 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 lot 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 and Kenergy will not provide an electrical connection until a final inspection has been approved by an OMPC building and electrical inspector.

✓ Checklist

Electrical Permit Application Complete?

*OMPC
Shelly Hayden
687-8665*

*Jim Mischel
686-8661*

*Kyle Trunnel
687-8668*

Plumbing Permit?

*Green River District Health
Department
Mark Thomas
852-2906*

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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 property may be allowable under the approval of the Plumbing Inspector who is an employee of the Green River District Health Department.

If your accessory structure 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.

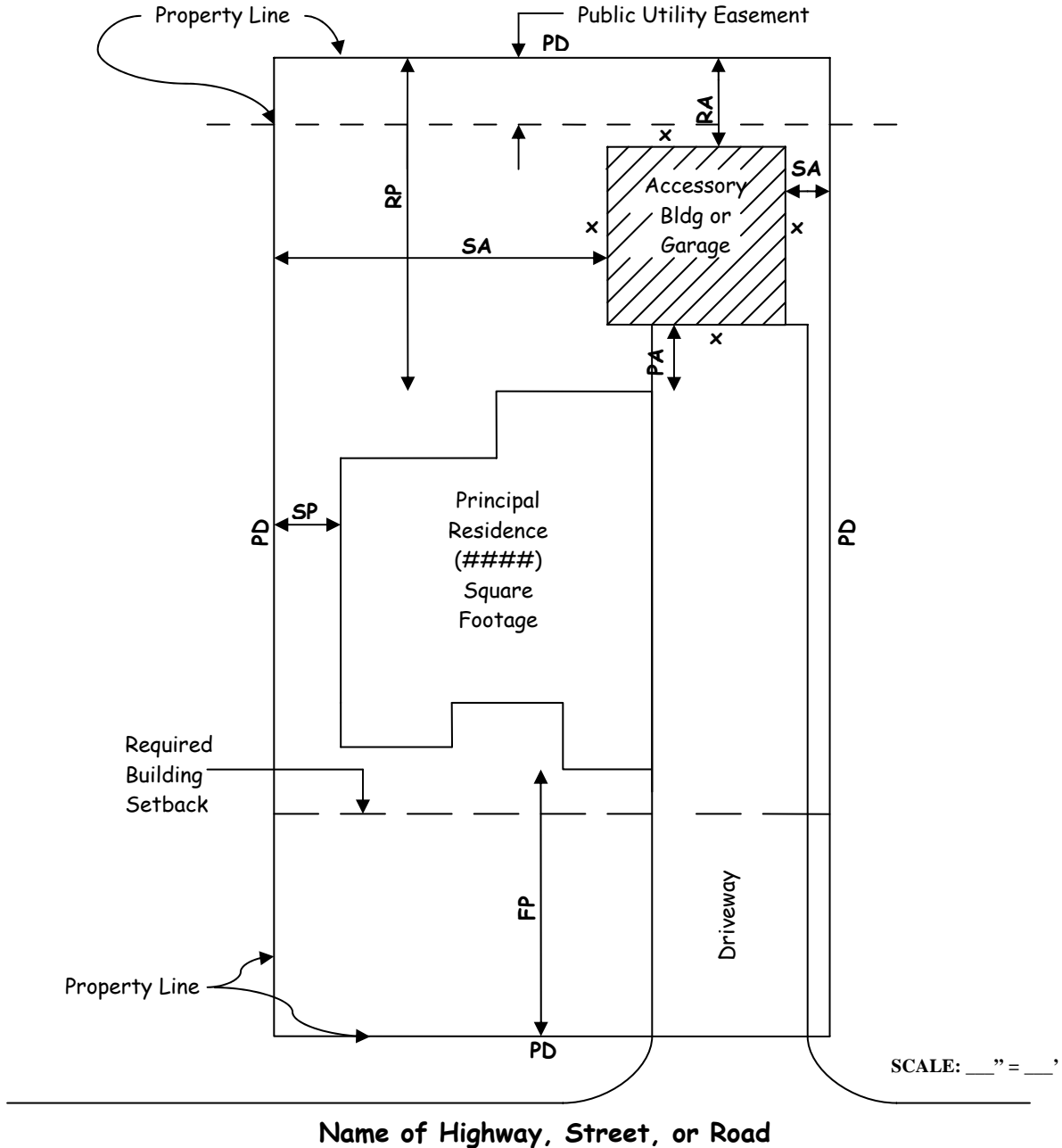
Step 10- What other information should you know?

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 and their accessory 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 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, 687-8661**. For information about ordering a building code book, you may call **1-800-786-4452**.

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SAMPLE SITE PLAN RESIDENTIAL DETACHED ACCESSORY STRUCTURES & GARAGES

Provide the information as indicated above

- RA** the distance from the rear property line to the accessory structure or garage
- SA** the distance from the side property line to the accessory structure or garage
- PA** the distance from the principal residence to the accessory structure or garage
- X** dimensions of the proposed accessory structure or garage
- SP** the distance from the side property line to the principal structure
- RP** the distance from the rear property line to the principal structure
- FP** the distance from the front property line to the principal structure
- PD** property dimensions
- (####)** the numerical address of the property

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.