

WHEN PERMITS MAY BE REQUIRED

A Homeowner's Plain-English Guide to Building, Trade and Local Approval Requirements

CMP'S CORE RULE: Do not assume a project is 'too small' for a permit. Permit rules are local and depend on the type, location and scope of work. Before work starts, verify requirements with the **authority having jurisdiction** - usually the city or local building department.

1. WHY PERMITS EXIST

Permits are a public-safety and code-compliance process. In general, model residential codes call for permits before many projects that construct, enlarge, alter, repair, move or demolish a structure, change occupancy, or install or alter regulated electrical, gas, mechanical or plumbing systems. Local governments adopt and amend codes, so the actual requirement must be confirmed locally.

A PERMIT IS NOT A DESIGN GUARANTEE. Local review and inspections help verify applicable code requirements, but they do not replace competent plans, qualified contractors, engineering where needed, or homeowner oversight.

2. PROJECTS THAT OFTEN DESERVE A PERMIT CHECK

PROJECT TYPE	WHY YOU SHOULD CHECK
Additions / room expansions	Changes to footprint, structure, egress, utilities or occupancy commonly require review.
Garage conversions / enclosed patios	Habitable-space conversions can affect structure, energy, electrical, plumbing, HVAC, egress and zoning.
Major kitchen / bathroom remodels	Moving walls, plumbing, electrical, gas or ventilation can trigger building or trade permits.
Structural wall changes	Load-bearing walls, beams, columns, roof framing and foundations commonly require structural review.
Roofing / reroofing	Some cities require roofing permits; requirements vary by jurisdiction and scope.
Decks / patio covers / carports	Size, height, attachment, setback and structural conditions can trigger permits.
Pools / spas	Often involve building, barrier, electrical, plumbing and safety requirements.
Fences / retaining walls	Height, location, easements and engineering needs may affect approvals.
Concrete / flatwork	Driveways, sidewalks, approaches and some patios may require permits or right-of-way approval.
Accessory buildings / sheds	Size, foundation, utilities, setbacks and zoning may control requirements.
Electrical work	Panels, circuits, wiring, generators, EV chargers and other regulated electrical work may require trade permits.
Plumbing / gas	Water, drain, sewer, water-heater and gas work may require permits.
HVAC / mechanical	Equipment, ductwork, ventilation and exhaust alterations may require mechanical permits.
Demolition	Partial or full demolition often requires prior approval.
Commercial finish-out / remodel	Commercial work commonly involves building/trade review, accessibility, life safety and occupancy requirements.

LOCAL EXAMPLE - MIDLOTHIAN, TEXAS: The City states that permits must be obtained before improvements or alterations and specifically lists decks and fences, pools/spas, irrigation, accessory buildings, patio covers/carports, flatwork, roofing, utility hookups, and new or remodeled residences/commercial buildings. That is why CMP recommends verifying locally instead of relying on a generic rule.

3. ONE PROJECT CAN REQUIRE MORE THAN ONE PERMIT

A project may involve a building permit plus separate trade permits or inspections. A bathroom remodel, for example, could involve building, plumbing, electrical and mechanical disciplines depending on the actual scope.

DISCIPLINE	POSSIBLE REVIEW / PERMIT
Building	Structure, framing, use/occupancy, stairs, openings, energy and general building work.

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Electrical	Wiring, service/panel, circuits and equipment connections.
Plumbing	Water, drain/waste/vent, sewer, fixtures and water heaters.
Mechanical / HVAC	Heating/cooling equipment, ductwork, ventilation and exhaust.
Fuel Gas	Gas piping, appliance connections and testing.
Zoning / Planning	Setbacks, lot coverage, use, accessory structures, fences and parking.
Right-of-Way / Public Works	Driveway approaches, sidewalks, utility or street impacts.
Floodplain / Drainage	Work in regulated flood areas or affecting drainage.
Fire / Life Safety	Certain commercial or multifamily projects.

4. PERMITS AND TRADE LICENSES ARE DIFFERENT QUESTIONS

A permit authorizes regulated work to proceed through the local code process. A license or registration addresses who may legally perform certain work. One does not automatically replace the other.

TEXAS ELECTRICAL EXAMPLE: TDLR states that non-exempt electrical work in Texas must be performed by properly licensed persons through a licensed electrical contractor. TDLR also notes that municipal or regional rules may override certain state licensing exemptions. Check both **who may perform the work** and **whether a local permit/inspection is required**.

5. HOA APPROVAL IS NOT A BUILDING PERMIT

HOA or architectural approval is a private process. Government permitting is a public code process. A project may require both. A city permit does not necessarily satisfy HOA/deed restrictions, and HOA approval does not replace a required city permit.

CMP TIP: Ask two separate questions: **(1) What government permits/inspections are required?** and **(2) What HOA, deed, utility or property approvals are required?**

6. HOW TO VERIFY BEFORE WORK STARTS

- ☐ Identify the city, county or other authority having jurisdiction for the property.
- ☐ Use the official building/inspection department website, portal or phone number.
- ☐ Describe the actual scope - structural, electrical, plumbing, gas, HVAC, exterior/site and use changes.
- ☐ Ask whether a building permit is required.
- ☐ Ask whether separate electrical, plumbing, mechanical, gas, zoning or other permits apply.
- ☐ Ask who is allowed to obtain each permit.
- ☐ Ask what plans, engineering, site plans or contractor registrations are required.
- ☐ Ask which inspections occur and at what stages.
- ☐ Save written guidance, permit numbers and inspection results in the project file.
- ☐ Do not start permit-required work until the permit has been issued.

7. CMP PERMIT DECISION CHECK

QUESTION	YES / NO / UNSURE
Adding, enlarging, enclosing or converting space?	_____
Changing structural walls, beams, columns, roof framing or foundations?	_____

QUESTION	YES / NO / UNSURE
Adding/moving plumbing, drains, water lines or gas lines?	_____
Changing service, panel, wiring, circuits or fixed electrical equipment?	_____
Changing HVAC equipment, ductwork, ventilation or exhaust?	_____
Building a deck, patio cover, carport, shed, fence, pool/spa or retaining wall?	_____
Replacing or altering a roof?	_____
Changing driveway, sidewalk, approach, grading or site work?	_____
Working in an easement, setback, floodplain or public right-of-way?	_____
Changing the building's use or occupancy?	_____
Commercial, multifamily or tenant finish-out work?	_____
Requirements confirmed directly with the local authority?	_____

CMP SCREENING RULE: A 'YES' or 'UNSURE' answer does not automatically mean a permit is required. It means the project should be checked with the local authority before work begins.

8. PERMIT RED FLAGS

- ☐ Contractor says permits are never required for this type of work without checking the jurisdiction.
- ☐ Contractor suggests mislabeling or understating the scope to avoid review.
- ☐ Contractor asks the homeowner to put false information on an application.
- ☐ Permit fees are collected but no permit number or record can be produced.
- ☐ Work is concealed before required inspections.
- ☐ Work materially differs from approved plans without proper revision/approval.
- ☐ Contractor cannot explain who is responsible for corrections or failed inspections.
- ☐ Homeowner is told HOA approval replaces city approval.
- ☐ Permit-required work starts before the permit is issued.

9. WHAT TO SAVE IN YOUR PROJECT FILE

- ☐ Permit application and issued permit.
- ☐ Approved plans/drawings and revisions.
- ☐ Permit number(s).
- ☐ Inspection schedule/results.
- ☐ Correction notices and proof of correction.
- ☐ Final approval/certificate when applicable.
- ☐ Contractor registration/license information where applicable.
- ☐ Receipts for permit fees.
- ☐ HOA/private approvals kept separately from government permits.
- ☐ Emails or written guidance from the jurisdiction.

GREEN - VERIFIED

Requirements have been checked with the proper authority and responsibilities are documented.

YELLOW - CONFIRM FIRST

The scope may trigger permits, trade review, zoning or another approval that is not yet verified.

RED - STOP & REVIEW

Work is proceeding despite unresolved permit requirements, missing approvals or misstated scope.

NEED HELP FIGURING OUT THE NEXT STEP?

CMP helps homeowners organize project scope, identify permit questions, determine what should be verified with the local authority, and coordinate project planning before work begins.

Ask the CMP Project Advocate | Talk to a Real Person: (214) 609-7523 | sales@cmppartnersllc.org

Educational Resource Notice: This CMP-owned guide provides general educational information only. It is not a permit determination, legal opinion, code interpretation, engineering or architectural advice. Permit, inspection, licensing, zoning, HOA and other requirements vary by project and jurisdiction. Always verify requirements with the applicable authority before work begins.

Research basis: CMP developed this original homeowner framework after reviewing the 2024 International Residential Code permit provisions; official City of Midlothian and City of Dallas residential permitting guidance; and Texas Department of Licensing and Regulation electrical licensing/compliance guidance. CMP condensed those principles into: IDENTIFY THE SCOPE - CHECK THE JURISDICTION - VERIFY THE PERMITS - DOCUMENT THE INSPECTIONS.