

VOLUSIA COUNTY

Building & Code Administration

OWNER BUILDER GUIDE

Residential New Construction & Additions

A step-by-step permit and inspection guide for first-time owner builders

123 W. Indiana Ave, Room 203 | DeLand, FL 32720 | 386-736-5929

Connect Live Portal — connectlivepermits.org/citizenportal/app/landing

WARNING: This guide is for educational purposes. Always verify current requirements with the Volusia County Building Department before starting any work. Requirements and fees are subject to change.

SECTION 1 — What Is an Owner Builder?

Under Florida law (Florida Statute 489.103), a person who owns property and acts as their own general contractor is called an Owner Builder. This allows you to pull your own building permits and manage your own construction project without holding a contractor's license — but it comes with important responsibilities.

Your Responsibilities as an Owner Builder

- You are legally responsible for all work performed on the project, even work done by subcontractors you hire.
- You must ensure all work complies with the Florida Building Code (FBC) and all applicable Volusia County ordinances.
- You must obtain all required permits before work begins.
- You must schedule all required inspections and have them approved before proceeding to the next phase.
- You cannot sell the home within one year of obtaining an Owner Builder permit (Florida law presumes it was built for sale, which requires a licensed contractor).

WARNING: Owner Builder status does not exempt you from building codes, inspections, or permit requirements. Unpermitted work can result in stop-work orders, fines, required demolition, and difficulty selling your property.

When You MUST Use a Licensed Contractor

Certain trades in Florida require a licensed contractor regardless of Owner Builder status. You will need to hire licensed contractors for:

- Termite pre-treatment — must be performed by a licensed pest control operator (FBC-R 318)
- **Mobile Home Installation** — requires a State of Florida IH (Installer) license. The IH licensee is responsible for all setup, blocking, anchoring, and tie-down of manufactured or mobile homes per Florida Statute 320.8249 and Chapter 15C-1, FAC.

TIP: Ask the Building Department for the current list of licensed contractor requirements before hiring any subcontractors. Always verify licenses at www.myfloridalicense.com.

SECTION 2 — Permitting Basics

A building permit is an official approval from Volusia County that your planned construction meets all safety, zoning, and building code requirements. Think of it as your project's green light — without it, you cannot legally begin construction.

Why Permits Matter

- **Protects you:** Inspections catch problems before they become expensive or dangerous.
- **Protects your investment:** Unpermitted work can kill a home sale, void insurance, and require costly fixes later.
- **Required by law:** Starting work without a permit is a violation of Florida law and the Volusia County Land Development Code.
- **Required by lenders:** Most mortgage lenders and title companies require a valid Certificate of Occupancy (CO).

What You Need to Apply for a Permit

For a new single-family home or addition, you will typically need:

1. Customers apply online through the Connect Live Portal (connectlivepermits.org/citizenportal/app/landing)
2. Owner Builder Disclosure Statement — must be signed and notarized in office
3. Construction plans are digital and uploaded into Connect Live
4. Site plan showing property lines, setbacks, drainage, and location of the structure
5. Energy calculations (Florida Energy Code compliance)
6. Product approval numbers for windows, doors, and roofing materials
7. Permit fee payment — the fee schedule is available on the Connect Live Portal
8. Affidavit of Drainage Control
9. Tree survey
10. Elevation Certificate (if required — contact the Building Department to confirm if your property is in a flood zone)
11. Health Department Sewer Application Receipt (if on septic service)

NOTE: For additions, you may also need a survey showing the existing structure, setbacks, and impervious surface calculations.

Where to Apply

Online: Connect Live Portal — connectlivepermits.org/citizenportal/app/landing

After You Apply — Volusia County's Two-Phase Permitting Process

Volusia County uses a two-phase permitting process. Your application must move through both phases before a permit is issued and construction can begin.

Phase 1 — Pre-Application Review

Once your application is accepted, it enters Phase 1 review. This phase is handled by multiple county departments simultaneously and covers:

- **Zoning** — confirms your project meets land use, setback, and development standards
- **Environmental** — reviews for wetlands, flood zones, tree preservation, and other environmental considerations
- **Development Engineering** — reviews drainage, stormwater, utilities, and site engineering

All Phase 1 departments must approve the application before it advances. If any department requires corrections or additional information, you will be notified through Connect Live and must respond before the review can continue.

Phase 2 — Building Application Review

Once Phase 1 is approved, you will receive an email notification to pay any department review fees that have been assessed. Once those fees are paid, log into Connect Live and click the Continue button to apply for Phase 2 — the Building Application. Once your Phase 2 application is accepted, the Building Application reviews begin. This phase covers:

- **Building review** — plans are reviewed for compliance with the Florida Building Code
- **Impact fee review** — if required, impact fees are calculated and must be paid prior to the Building Final inspection

When all Phase 2 reviews are approved and any required fees are paid, your permit is issued. You will be notified through Connect Live.

Once Your Permit Is Issued

1. Approved County stamped plans are available through Connect Live — download and keep a copy on site at all times.
2. Notice of Commencement must be recorded and certified with the Clerk of Courts, then submitted to the permit center for signoff and posted at the job site.
3. Post your placard visibly at the job site before any work begins.
4. Approved plans must be available on site for the inspector at every inspection.
5. Schedule inspections through Connect Live as you complete each phase of construction.

WARNING: Do NOT begin any work until your permit is issued. Starting work without a permit can result in a Stop Work Order, double permit fees, and required demolition of unapproved work.

SECTION 3 — How to Schedule Inspections

An inspection is a visit from a county building inspector who verifies that the work you have completed matches your approved plans and meets all code requirements. Inspections are not optional — they are required checkpoints throughout your project.

How to Request an Inspection

All inspections are scheduled through the Connect Live Portal at connectlivepermits.org/citizenportal/app/landing. Inspection requests submitted by 3:00 PM will be scheduled for the following business day.

Inspection Results — What They Mean

- **APPROVED:** Work passes. You may proceed to the next phase of construction.
- **PARTIAL:** Issues found. The inspector will leave a correction notice. Fix all items and reschedule.
- **FAILED:** Significant violations found. Work must be corrected and re-inspected before you may continue. Do not cover or conceal failed work.

Golden Rules of Inspections

- Never cover or conceal work before it is inspected. This includes pouring concrete over plumbing, drywalling over wiring, etc.
- Have your approved plans on site and available to the inspector at every visit.
- Inspections happen in sequence — you cannot schedule a later inspection if an earlier one has not been approved.
- The inspector must have safe access to the work area. Make sure ladders, scaffolding, or access panels are in place.
- If you are not sure whether an inspection is needed, call the Building Department and ask.

SECTION 4 — Project Phases & Required Inspections

Your project is divided into phases. Each phase has required inspections that must be approved before you can proceed.

PHASE 1 — Pre-Construction & Site Preparation

Before any physical construction begins, you need a few things in place.

Before You Break Ground

- Your permit must be issued and posted on site.
- Approved plans must be on site.
- If your property is in a flood zone (Special Flood Hazard Area / SFHA), contact the Building Department — you will need Elevation Certificates before, during, and after construction.
- Stake out your building footprint and confirm setbacks match your approved site plan.

Temporary Power (If Needed)

Most construction projects need electricity on site before permanent power is available. This requires a Temporary Pole inspection.

TEMP-POLE — Temporary Pole

When to Schedule: After temp pole is set, before calling utility company

What the Inspector Checks: Meter base, grounding, weatherhead, GFCI outlet on pole

PHASE 2 — Foundation & Underground Work

This phase covers everything that goes into the ground or under the slab. These inspections are critical — once concrete is poured, problems cannot be easily fixed.

WARNING: NEVER pour concrete before your footing, slab, or underground plumbing inspections are approved. This is the most common and most costly mistake an owner builder can make.

Foundation Inspections

FTG — Standard Footing

When to Schedule: After trenches are dug and rebar is set, BEFORE pouring

What the Inspector Checks: Trench dimensions, soil bearing, rebar size and spacing, clearances

COMBO-FTG — Combination Strip Footing

When to Schedule: After forms and rebar are set, BEFORE pouring — for slab-on-grade with separate footings

What the Inspector Checks: Footing width and depth, rebar, forms, soil conditions

P-UG — Plumbing Underground

When to Schedule: After all under-slab drain, waste, and vent pipes are set and pressure tested — BEFORE any slab pour

What the Inspector Checks: Pipe material, slopes, cleanouts, pressure test, penetrations through footings

COMBO-MONO — Combination Mono Slab

When to Schedule: After all rebar, mesh, vapor barrier, AND Ufer ground wire are set — BEFORE pouring

What the Inspector Checks: All of the above PLUS the concrete-encased ground electrode (Ufer). Combined structural and electrical inspection.

STEM — Stem Wall

When to Schedule: After CMU blocks are laid

What the Inspector Checks: Block height, rebar, cleanouts

SLAB — Slab (Stem Wall Type)

When to Schedule: After stem wall is approved, vapor barrier, rebar, and fill are in place — BEFORE pouring

What the Inspector Checks: Rebar, vapor barrier, fill material, termite pretreatment

MONO — Monolithic Slab

When to Schedule: After all rebar, mesh, and vapor barrier are complete — BEFORE pouring

What the Inspector Checks: Rebar, mesh, vapor barrier

GRADE-BEAM — Grade Beam

When to Schedule: After forms and rebar are set — BEFORE pouring

What the Inspector Checks: Beam dimensions, rebar, form alignment

FRMBD — Formboard Survey (If Required)

When to Schedule: After foundation forms are set and BEFORE concrete is poured — must be completed by a Florida-licensed surveyor

What the Inspector Checks: Verifies foundation location, setbacks, and elevation match the approved site plan. Results must be submitted to and approved by the Building Department before the pour.

ELEV-UC — Elevation Certificate (Under Construction)

When to Schedule: If required — after foundation is complete and lowest floor elevation is established

What the Inspector Checks: Prepared by a Florida-licensed surveyor. Documents the as-built foundation elevation for flood zone compliance.

NOTE: The Ufer ground (concrete-encased electrode) is inspected as part of the COMBO-MONO inspection. This electrode is permanently encased in the concrete and cannot be added later. Make sure your electrician installs it BEFORE the slab pour.

PHASE 3 — Framing & Structural

Framing is the skeleton of your home. These inspections verify that walls, floors, and roof are built to withstand Florida wind loads and comply with the Florida Building Code.

Structural Frame Inspections

WFLR — Open Wood Floor Framing

When to Schedule: For raised or pier homes only — after floor joists are set, BEFORE subfloor is installed

What the Inspector Checks: Joist size and spacing, bridging, beam sizes, post connections

LNTL — Lintel / Tie Beam

When to Schedule: After lintels and tie beam rebar are set — BEFORE pouring (masonry construction)

What the Inspector Checks: Rebar size and placement, form height, anchor bolt spacing

COL — Concrete Columns

When to Schedule: After column rebar is set — BEFORE pouring

What the Inspector Checks: Rebar size, ties, connection to footing

RFRMG — Roof Framing

When to Schedule: After all trusses or rafters are installed & sheathing is installed

What the Inspector Checks: Truss layout matches engineer drawings, bearing, bracing, hurricane clip locations. Engineered truss drawings must be on site.

HTD — Hurricane Tie Down

When to Schedule: During or after roof framing — when straps and connectors are visible

What the Inspector Checks: All hurricane clips, straps, holdowns, and connectors installed per approved plans

RSHT — Roof Sheathing

When to Schedule: After sheathing is nailed off — BEFORE underlayment goes on

What the Inspector Checks: Sheathing thickness, nail size, nail spacing (nail pattern is critical in Florida wind zones)

BEAM — Beam

When to Schedule: After beam is set (LVL, steel, etc.) and before it is covered

What the Inspector Checks: Size, bearing, connections, post supports

RATED — Rated Assembly

When to Schedule: Before covering any fire-rated wall, floor, or ceiling assembly

What the Inspector Checks: Correct board type and thickness, screw pattern, tape, fire caulking at penetrations

TIP: Engineered truss drawings must be on site for all framing inspections. Your truss manufacturer provides these. Without them, the inspector cannot approve your roof framing inspection.

PHASE 4 — Roof Covering

The roof is inspected in multiple stages — from the underlayment to the final covering. Each stage must be approved before the next can proceed.

RUND — Roof Underlayment

When to Schedule: After drip edge and underlayment are installed — BEFORE any shingles, tile, or metal roofing goes on

What the Inspector Checks: Underlayment type (must match product approval), drip edge, overlap, fastening pattern

ROOF-IP — Roof In-Progress

When to Schedule: When at least 50% of the roofing work is completed and NO shingles, tile, or metal roofing has been installed yet

What the Inspector Checks: Hip and ridge details, flashing, fastening pattern in progress

ROOF-FINL — Roofing Final

When to Schedule: After ALL roofing, ridge caps, flashing, and gutters are complete

What the Inspector Checks: Full coverage, flashings at all penetrations, ridge caps, product approval numbers match what was installed

NOTE: All roofing materials must have a Florida Product Approval number that matches what was listed on your permit application. The inspector will verify the installed product matches the approved product.

PHASE 5 — Rough-In Inspections (Plumbing, Electrical, Mechanical)

Rough-in inspections happen after framing is complete but BEFORE any drywall or wall covering is installed.

WARNING: The Structural Framing inspection (SFRMG) is a combined inspection — your plumbing rough-in, electrical rough-in, and mechanical rough-in must ALL be approved BEFORE you call for the frame inspection. Schedule your trades early so they do not hold up your schedule.

Plumbing Rough-In

P-ROUGH — Plumbing Rough-In

When to Schedule: After all in-wall and in-ceiling drain, waste, vent, and water supply pipes are installed — BEFORE drywall

What the Inspector Checks: Pipe material, support spacing, vent sizing, pressure test, air gap, stub-out locations

P-OWF — Open Wood Floor Plumbing

When to Schedule: Raised floor and crawl space homes only — after under-floor plumbing is set

What the Inspector Checks: Same as rough-in but for under-floor systems

Electrical Rough-In

E-ROUGH — Electrical Rough-In

When to Schedule: After all wiring, boxes, and conduit are run — BEFORE drywall. Panel must be in place.

What the Inspector Checks: Wire sizing, stapling, box fill, panel rough-in, AFCI and GFCI locations, smoke and CO detector wiring, grounding

Mechanical (HVAC) Rough-In

M-ROUGH — Mechanical Rough-In

When to Schedule: After all ductwork is installed — BEFORE drywall. AHU rough location must be accessible.

What the Inspector Checks: Duct sizing, sealing, support, supply and return locations, equipment clearances, Manual J compliance

Gas Rough-In (If Applicable)

GAS-ROUGH — Gas Rough-In

When to Schedule: After all gas piping is installed and pressure tested — BEFORE drywall or covering

What the Inspector Checks: Pipe material, pressure test (typically 3 PSI for 30 minutes), support, shutoffs, sediment traps

Structural Framing (Combined — All Trades Must Be Approved First)

SFRMG — Structural Framing

When to Schedule: After ALL rough-ins are approved AND all framing, blocking, fireblocking, and draft stopping are complete — BEFORE drywall

What the Inspector Checks: Framing members, notching and boring compliance, fireblocking, draft stopping, backing for fixtures, approved sub-inspections

TIP: This is the cover-up inspection. Once it is approved, you can hang drywall. Until it passes, nothing gets covered.

PHASE 6 — Exterior Envelope & Insulation

Exterior Finishes

DRYIN — Dry-In / Flashing

When to Schedule: After house wrap, window and door flashings are installed — BEFORE siding or stucco goes on

What the Inspector Checks: Housewrap laps, window and door flashing tape, kick-out flashings, penetration seals

LATH — Exterior Lath

When to Schedule: After metal lath is stapled — BEFORE scratch coat (stucco systems)

What the Inspector Checks: Lath type, staple pattern, weep screed, control joints

SIDING-IP — Siding In-Progress

When to Schedule: When siding installation is underway — inspector will verify work in progress

What the Inspector Checks: Product approval, fastening pattern, clearances, flashing integration

INSL — Insulation

When to Schedule: After roof covering is complete AND framing inspection is approved — BEFORE drywall

What the Inspector Checks: R-value matches energy calcs, vapor retarder, batt installation quality, no compression

PHASE 7 — Drywall

DRWL — Drywall

When to Schedule: After all drywall is hung and screwed — BEFORE taping and mudding

What the Inspector Checks: Board type (moisture-resistant in wet areas), thickness, screw pattern and spacing, fire-rated areas

NOTE: In wet areas (bathrooms, laundry) code requires moisture-resistant or cement backer board. Regular drywall in these areas will fail inspection.

PHASE 8 — Pre-Power & Final Inspections

Before the utility company will connect permanent power to your home, you must pass the Pre-Power inspection. Final inspections confirm the entire project is complete and safe. The Certificate of Occupancy (CO) is issued only after all final inspections are approved.

WARNING: The Termite Pre-Treatment Certificate from a licensed pest control operator and the Blower Door Test results must be submitted to AND approved by the Volusia County Building Department BEFORE the Building Final inspection can be scheduled.

Pre-Power

PRE-PWR — Pre-Power

When to Schedule: After electrical trim-out is complete — all fees including impact fees must be paid before this inspection can be scheduled.

What the Inspector Checks: Service entrance, meter base, panel schedule complete, grounding electrode system, GFCI and AFCI breakers installed, smoke and CO detectors installed and functional

WARNING: All fees — including impact fees — must be paid in full before the Pre-Power inspection can be scheduled.

TIP: After Pre-Power is approved, notify your utility company (FPL, SECO, etc.) to set the permanent meter. Power will not be connected until this inspection is on record.

Final Inspections — All Trades

P-FINL — Plumbing Final

When to Schedule: After all fixtures are installed and operational

What the Inspector Checks: All fixtures installed, no leaks, water heater connections, TPR valve and drain, backflow prevention

M-FINL — Mechanical Final

When to Schedule: After HVAC equipment is set, connected, and operational

What the Inspector Checks: Equipment installation, duct connections, condensate drain, refrigerant line set, thermostat, airflow test

E-FINL — Electrical Final

When to Schedule: After all devices, fixtures, and cover plates are installed

What the Inspector Checks: All outlets and switches operational, panel labeled, GFCI and AFCI testing, smoke and CO detectors with power and battery

GAS-FINL — Gas Final

When to Schedule: After all appliances are connected and operational

What the Inspector Checks: All appliance connections, shutoffs accessible, pressure test, venting and combustion air

ELEV-FINL — Elevation Certificate (Final)

When to Schedule: If required — after construction is complete and before the Building Final is scheduled

What the Inspector Checks: Prepared by a Florida-licensed surveyor. Documents the final as-built elevations for flood zone compliance. Must be submitted and approved before Building Final.

FINL — Building Final

When to Schedule: After ALL other final inspections are approved AND termite certificate and Blower Door Test results are on file

What the Inspector Checks: Certificate of Occupancy walkthrough — overall code compliance, address numbers posted, guardrails, handrails, egress windows, smoke and CO detectors, accessibility features if required

TIP: In Volusia County, the Building Final inspection will not be scheduled until all trade inspections are approved, all required certificates and documents (including the termite certificate and Blower Door Test results) are on file, and all fees are paid in full. The Building Department will verify all requirements are met before confirming your inspection.

SECTION 5 — Additions: What Is Different?

Adding square footage to an existing home follows the same basic inspection sequence as new construction, but there are some important differences to be aware of.

Before You Start — Addition-Specific Requirements

- A survey is typically required showing the existing structure, proposed addition footprint, property lines, and setbacks.
- Impervious surface calculations must confirm the total lot coverage (existing plus new) does not exceed Volusia County maximums.
- If the existing home is on a septic system, the Health Department will need to approve the additional square footage before a permit is issued.
- If adding a bathroom or bedroom, the septic system will need to be upgraded — contact the Health Department early.

Foundation for Additions

- Most room additions use a monolithic slab or stem wall foundation — same inspections as new construction.
- If connecting to the existing slab, the inspector will check the connection detail and any waterproofing.
- Underground plumbing must still be inspected BEFORE the slab pour.
- If you are building over an existing slab (for example, converting a patio or garage), a structural engineer may need to verify the existing slab adequacy.

SECTION 6 — Contact Information

Contact Information

Volusia County Building Dept.: 123 W. Indiana Ave, Room 203, DeLand, FL 32720 | 386-736-5929

Connect Live Portal: connectlivepermits.org/citizenportal/app/landing

Contractor License Verification: www.myfloridalicense.com

Florida Building Code (FBC): www.floridabuilding.org

Volusia County Health Dept. (Septic): 386-274-0620 | www.floridahealth.gov/volusia

Volusia County Clerk of Courts: www.clerk.org

Questions? Visit the Building Department at 123 W. Indiana Ave, Room 203, DeLand or call 386-736-5929.