

Frequently Asked Questions

Building, Zoning & Floodplain Permit Information for Flood Damaged Homes & Accessory Structures



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Q. WHAT SERVICES DOES THE PLANNING COMMISSION BUILDING DEPARTMENT PROVIDE?

- A.** Professionals who are familiar with building and local codes staff your local Building Department. These professionals can be an important source of information to help you through a building project, provide technical information and resources, and can answer zoning related questions. The Building Department reviews all plans for Building and Zoning Permits to ensure compliance with zoning laws and building code requirements. They also perform periodic inspections during construction to make sure the work complies with the approved plans and the building code.

Q. WHAT IS A BUILDING/ZONING PERMIT?

A. A Building or Zoning Permit is a document that grants legal permission to commence the construction, alteration, removal or relocation of a building or other structure in accordance with approved drawings and specifications.

Q. WHY DO I NEED A BUILDING/ZONING PERMIT?

A. Permits ensure that construction within our community meets the standards set out in the Kentucky Building Code and the local Zoning Code. Your project must meet minimum requirements for health, safety and structural soundness. The Zoning Code regulates how close a structure can be located to a property line or watercourse, building height and the percentage of lot coverage. The permit process helps to make certain your project will comply with the Zoning Code.

Q. WHAT DO I NEED TO DO TO OBTAIN A RESIDENTIAL BUILDING PERMIT?

A. To obtain a Residential Building Permit, submit the required building plans, application and fee (if required) to the Building Department. If the property is located in the regulatory floodplain, a Floodplain Development Permit and Elevation Certificate will be needed to ensure that the structure is built according to the Community's adopted standards. Contact the Planning Commission at (859) 873-8611 to discuss Building Permits and Floodplain requirements as they relate to your project.

Q. WHO DO I CONTACT IF I HAVE QUESTIONS REGARDING THE FLOODPLAIN PERMIT?

A. You may contact the Planning Commission at (859) 873-8611 for questions related to construction in a Floodplain area.

Q. WHEN IS A BUILDING/ZONING PERMIT REQUIRED?

A. A permit is required for the construction, enlargement, change in occupancy or use of any existing building, alteration, improvement, removal, relocation or demolition of any building or accessory structure. Projects requiring a Permit include:

- decks, porches, three season rooms
- conversion of a basement to living space
- attached or detached garages, pole barns, storage sheds including pre-built
- all swimming pools
- installation or replacement of a fence
- extensions to existing plumbing and electrical systems
- enlarge, decrease, or otherwise modify locations of doors or windows
- filling, excavation, clear-cutting, or alteration of grade of land
- attached or detached garages, pole barns, storage sheds including pre-built

Q. WHEN IS A PERMIT NOT REQUIRED?

A. Projects that **DO NOT** require a permit include:

- paving or repaving of an existing driveway or parking area involving no enlargement
- install or replace siding or a roof
- ordinary repairs that are not structural in nature and do not provide for a new or extended use of the building or structure
- replacing windows or doors of equal size
- install or remove internal, non-load bearing partitions or walls

Q. WHO SHOULD GET THE PERMIT, THE PROPERTY OWNER OR THE CONTRACTOR?

A. As the property owner, you are legally responsible to make sure that a Building/ Zoning Permit is obtained when required. Your contractor or design professional can make an application for the permit, but the property owner is responsible for ensuring that a permit has been issued prior to any work commencing.

Q. DO I NEED A CONTRACTOR?

A. This depends on the scope of the project and your level of knowledge and skill. You can do the work yourself or hire a contractor. If you decide to hire a contractor, you will need to provide their name, contact information and appropriate insurance coverage.

Q. WHEN WILL I KNOW IF I HAVE APPROVAL TO BEGIN CONSTRUCTION?

A. Provided that your application is complete, and no technical problems are identified, you should expect the plan review process to take approximately 2 to 5 days from the date of your plan submission. Upon Plan approval, a Permit will be issued once the applicable fees are paid. The Permit must be displayed on the job site throughout the building process until final inspections have been approved.

Q. WHEN CAN I BEGIN CONSTRUCTION?

A. You can begin construction upon your payment of fees and receipt of your approved Permit. To keep the Permit active you must receive at least one inspection for each 180-day period following issuance of your Permit.

Q. HOW DO I REQUEST AN INSPECTION?

A. For residential construction you may contact the Planning Commission at (859) 873-8611 for inspections related to building construction.

Q. WHAT ABOUT ADD-ONS AND REMODELING?

A. The process is basically the same as for new construction. The construction plans will only reflect those portions of the structure affected. Similarly, permits may be sought for the specific type of work being performed (for example, plumbing, electrical, or mechanical permit).

Q. WHEN CAN I USE AND OCCUPY MY BUILDING?

A. Once all final inspections and approvals have been obtained from the Planning Commission, the Building Inspector will issue a Certificate of Occupancy. Only after a Certificate of Occupancy has been issued can a building be occupied.

Q. CAN I DO MY OWN PLUMBING AND/OR ELECTRICAL WORK?

A. All plumbing work must be done by a plumber licensed in Woodford County and requires a permit from Woodford County Health Department. Electrical work can be done by a licensed Electrician or the homeowner.

Q. WHAT IS A CERTIFICATE OF OCCUPANCY?

A. The Certificate of Occupancy (CO) is a written statement certifying that the construction work is in conformance with the Building and Zoning Code. This is issued by the Building Inspector upon satisfactory completion of all work authorized by the Permit.

Q. WHAT HAPPENS IF I DON'T GET A PERMIT?

A. The property owner may be subject to legal action for failure to obtain a Building/Zoning Permit. If you start a project requiring a Permit without obtaining one, the Building Inspector can issue a "Stop Work Order" which remains in effect until you obtain a Permit.

Q. HOW MUCH DOES A BUILDING/ZONING PERMIT COST?

A. The Planning Commission has waived for a six (6) month period, all Permit Fees for properties damaged by the April 2025 Flood event. Those suspended review fees include: Demolition, Electrical, Building, Zoning and Board of Adjustments Variance applications.

Q. WHAT IS THE PURPOSE OF THE FLOODPLAIN PERMIT?

A. Local governments participating in the National Flood Insurance Program (NFIP) administered by the Federal Emergency Management Agency (FEMA) are required to review proposed development projects to determine if they are in the floodplain. The local government must require that a Floodplain Permit be obtained prior to construction. Proposed projects are reviewed and conditions imposed to reduce the potential for damage from floodwater. Floodplain Permits are required for any development in the floodplain.

Q. WHAT IS A 100-YEAR FLOODPLAIN OR SPECIAL FLOOD HAZARD AREA?

A. FEMA determines flood hazard areas from studies using river flow, rainfall information, historical data of areas that flood and topographic surveys. Portions of a river or stream channel and adjacent lands that are subject to floods with one percent chance of being exceeded in any given year (100-year flood) are identified as Special Flood Hazard Areas (SFHA) or 100-year floodplains and are indicated on Flood Insurance Rate Maps (FIRMs), which are prepared by FEMA and used by private lenders to determine flood insurance requirements.

Q. HOW CAN I TELL IF MY PROPERTY IS IN A SPECIAL FLOOD HAZARD AREA?

A. The Planning Commission maintains copies of Flood Insurance Rate Maps (FIRMs) for Woodford County. Property owners may also go online to look at maps at <https://msc.fema.gov/portal>.

Q. WHAT ACTIVITIES REQUIRE A FLOODPLAIN PERMIT?

A. Any development or construction within the 100-year floodplain. Examples of such activities include, but are not limited to, new construction, reconstruction, rebuilding, placement of manufactured homes, placement of small outbuildings, fences, walls, clearing of trees and other vegetation, placement of driveway culverts or bridges, long term storage of equipment and materials or any man-made change planned to the property.

Q. WHO ISSUES THIS PERMIT?

A. The KY Division of Water issues a Permit; the Permit application must be signed by the local Floodplain Administrator.

Q. DO I NEED TO INCLUDE ANYTHING WITH MY REQUEST?

A. The local Floodplain Administrator will assist you with the Permit application. Generally, a description of the project and a simple site sketch is required.

Q. CAN I APPLY FOR MY FLOODPLAIN PERMIT AT THE SAME TIME AS MY BUILDING PERMIT?

A. Yes, a Floodplain Permit is an additional permit that is required along with the Building or Zoning Permit for the work being done. If a Floodplain Permit is required for a project, it is a condition of approval of the Building or Zoning Permit. The Building/ Zoning Permit will not be issued until the Floodplain Permit is approved.

Q. HOW LONG WILL IT TAKE TO REVIEW MY PERMIT REQUEST?

A. Permit processing time varies by project complexity, but can generally be completed within a week.