MetalBarnCost Field Manual Series

PRE-BUILD PERMIT & LENDER REGULATORY CHECKLIST (47 POINTS)

PROJECT / PARCEL ID:	COUNTY & STATE JURISDICTION:	LENDER / FARM CREDIT OFFICER:

PHASE 1: ZONING, COVENANTS & AUTHORITY HAVING JURISDICTION (AHJ)

- ☐ **Deed Restrictions & HOA/POA Covenants:** Verify whether post-frame or barndominium residential construction is strictly permitted, prohibited, or subject to masonry minimums.
- ☐ **Setback Verification (Front, Rear, Sides):** Obtain survey pins; ensure proposed building pad respects 25'-50' property line setbacks and utility easements.
- ☐ **Agricultural Exemption vs. IRC Residential:** If building includes living quarters, post-frame agricultural exemptions DO NOT apply. International Residential Code (IRC) governs.
- ☐ **County Zoning Classification:** Confirm parcel is zoned Agricultural (A-1/A-2), Rural Residential (RR), or Unincorporated with residential use allowance.
- ☐ **Floodplain & Wetland Review (FEMA FIRM):** Confirm building pad sits outside 100-year Base Flood Elevation (BFE) or obtain elevation certificate to avoid uninsurable status.
- ☐ **Access Easement & Right-of-Way Permit:** Obtain TxDOT or County road entrance culvert permit before bringing heavy concrete and timber delivery haulers.

PHASE 2: RURAL UTILITIES, WATER & SITE ENGINEERING

- ☐ **Soil Percolation / OSSF Perc Test:** Certified sanitarian site evaluation determining septic design (aerobic spray vs. conventional lateral field).
- ☐ **Water Well Drilling Permit or Meter Tap:** Verify aquifer depth, static water table, and local drilling lead times (average 4-12 weeks in rural corridors).
- ☐ **Electric Co-op Transformer Capacity & Line Drop:** Verify distance to nearest 3-phase or single-phase line. Drops over 250' incur $12-$25/ft engineering line extension fees.
- ☐ **Septic Tank Permit & 100% Drainfield Reserve:** County Health Dept. permit with designated secondary replacement area kept unpaved and free of structures.
- ☐ **Well-to-Septic Separation Distance:** Strict minimum 100-ft sanitary separation maintained between domestic water well and septic absorption field.
- ☐ **Building Pad Compaction Density Test:** Engineered fill compacted to minimum 95% standard Proctor density to prevent monolithic slab differential settling.

PHASE 3: STRUCTURAL ENGINEERING & STAMPED BLUEPRINT COMPLIANCE

- ☐ **Professional Engineer (PE) State Seal:** Structural plans stamped by an engineer licensed in YOUR state (out-of-state manufacturer stamps are rejected by AHJ).
- ☐ **Ground Snow Load (Ps) Certification:** Truss engineering accommodates regional roof snow loads (20-40 PSF Midwest/Northeast) without permanent deflection.
- ☐ **Lumber Treatment Retention Standards:** Ground-contact wood posts must carry minimum AWPA UC4B (0.60 PCF CCA or equivalent) heavy retention preservative.
- ☐ **ASCE 7-22 Wind Load Calculation:** Truss and post bracing calculated for local basic wind speed (115 MPH inland, 140-160 MPH Gulf/coastal).
- ☐ **Post Foundation Depth & Frost Line:** Post embedment or wet-set brackets extend below regional frost line (minimum 36"-48" in northern zones).
- ☐ **IRC R302.6 1-Hour Fire Separation Barrier:** Barndominiums with attached shop must specify 5/8" Type X drywall fire barrier on the shop side with self-closing rated door.

CRITICAL LENDER NOTE: Construction loan underwriters require stamped engineered plans, septic permits, and builder's risk insurance prior to approving Draw #1 disbursement. Do not break ground before receiving formal lender closing notice.

PHASE 4: CONSTRUCTION LOAN PACKAGE & UNDERWRITING REQUIREMENTS

- ☐ **14-Division CSI Standardized Line-Item Budget:** Completed MetalBarnCost Lender-Ready Workbook submitted with clear distinction between shell kit, slab, and interior finish.
- ☐ **Three-Builder Quote Reconciliation:** Side-by-side bid verification ensuring all quotes include offload freight, engineered blueprints, and door portal frames.
- ☐ **General Contractor / Owner-Builder Approval:** If self-building, verify bank allows owner-builder financing (Farm Credit, AgTrust, or regional mutual banks).
- ☐ **10% Liquid Cash Contingency Verification:** Lenders require 10% to 15% unencumbered liquid funds in escrow to cover unforeseen bedrock, excavation or price escalation.
- ☐ **Subject-to-Completion Appraisal:** Appraiser utilizes barndominium comps within 20 miles to validate post-construction Loan-to-Value (LTV < 80%).
- ☐ **Builder's Risk & General Liability Insurance:** $1,000,000 policy active with lending institution named as primary loss payee prior to site mobilization.

PHASE 5: SUBCONTRACTOR VERIFICATION & LIEN WAIVER PROTOCOL

- ☐ **W-9 & Proof of General Liability:** Collected from concrete finisher, shell framing crew, electrician, and HVAC sub before work begins.
- ☐ **Conditional Lien Waivers for Every Progress Draw:** Subcontractors must execute conditional lien release forms before bank releases progressive milestone funds.
- ☐ **Workers' Compensation Policy or Sole-Proprietor Waiver:** Mandatory to prevent homeowner liability in the event of an erection crew fall or on-site injury.
- ☐ **Unconditional Final Lien Waivers:** Executed after final check clearance to ensure no mechanic's liens attach to the property title.

PHASE 6: KEY MANDATORY ON-SITE INSPECTION MILESTONES

- ☐ **Inspection #1: Post Holes & Footing Depth:** Verified prior to concrete pour to ensure diameter, depth, and clean footing bases match structural drawings.
- ☐ **Inspection #2: Under-Slab Plumbing Rough & Pressure Test:** 10-ft head water test or 5 PSI air test on DWV lines with 15-mil vapor barrier sealed before pouring flatwork.
- ☐ **Inspection #3: Structural Post-Frame Truss & Shell Framing:** Framing inspection verifying hurricane ties, knee braces, purlin spacing, and diagonal bracing are bolted to spec.
- ☐ **Inspection #4: MEP Rough-In (Electric, Plumbing & HVAC):** Conducted prior to spraying closed-cell foam or hanging drywall. County inspector approves all in-wall runs.
- ☐ **Inspection #5: Insulation Thickness & Fire Separation:** Foam depth verified against ResCheck/COMcheck energy calculations; 1-hr shop separation wall inspected.
- ☐ **Inspection #6: Final Inspection & Certificate of Occupancy (CO):** Final electrical, plumbing, smoke alarms, and egress windows tested. Official CO issued by building official.

TYPICAL 5-STAGE LENDER DRAW SCHEDULE:

Draw 1: 15%	Draw 2: 25%	Draw 3: 25%	Draw 4: 25%	Draw 5: 10%
Pad, Well, Septic & Footings	Monolithic Slab & Shell Kit Delivered	Shell Erected, Dried-In & Windows	Rough MEP, Spray Foam & Drywall	Interior Finishes, Trim & Final CO