

## **Owner Responsibilities with a Builder**

### **New House – Horseshoe Bend Area, Washington County, MD**

#### **1. Confirm zoning and basic rules**

- Call Washington County Planning & Zoning with your tax ID/address.
- Write down: zoning district, minimum lot size, and required front/side/rear setbacks and height limit for a single-family home on your lot.
- Give a copy of this information to your builder and keep one in your file.

#### **2. Authorize your builder to pull permits**

- Confirm your builder is properly licensed/registered as a home builder in Maryland (their number must be on the permit application).
- Sign any owner authorization or owner's representative affidavit so the builder can apply for the building permit on your behalf.
- Keep copies of anything you sign and of the submitted permit application pages.

#### **3. Review the plot plan and building plans**

- Get from your builder:
  - A scaled plot plan showing house footprint, distances to all property lines, driveway, well, and septic areas.
  - Basic building plans (floor plans and exterior elevations).
- Check that the plotted setback distances meet or exceed the numbers you got from Planning & Zoning. If something looks too close, ask the builder and have them confirm with the County.

#### **4. Understand the building permit packet**

- When the County issues the building permit, ask your builder for a copy.
- Read the permit to see: owner name, address, contractor, listed setbacks, any special conditions, and required inspections.
- File the permit copy with your zoning notes and plans.

#### **5. Stay informed about inspections and approvals**

- Confirm that the builder will:

- Schedule all required County inspections (footings, foundation, framing, insulation, electrical, plumbing, mechanical, final).
- Coordinate Health Department approvals and tests for well and septic, if applicable.
- Ask the builder to notify you when major inspections pass (foundation, framing/trades, final).

#### **6. Covenants, restrictions, and HOA (if any)**

- If your lot has subdivision covenants, deed restrictions, or HOA rules, give your builder a copy at the start.
- Remember: the County enforces codes and zoning, but private covenants are enforced between owner/HOA, not by the County.

#### **7. Certificate of Occupancy (Use & Occupancy)**

- Confirm that your builder will request final inspections and obtain the Certificate of Occupancy (Use & Occupancy) from Washington County.
- Get a copy of the Certificate of Occupancy and keep it in your records.
- Do not move in until the Certificate of Occupancy has been issued.

#### **8. Keep a complete house file**

- In a single folder (paper or digital), keep:
  - Zoning info, covenants/HOA docs, contract with builder.
  - Plot plan and key plan sheets.
  - Permit documents and any emails or letters about inspections.
  - Final Certificate of Occupancy.