

## GUIDE 03 OF 6 | WE BUILD NH

### NAVIGATING NH CODES

# Understanding the Permitting Process in NH

Permits are where projects stall. Here is how to stay ahead of them.

Nothing stops a job site faster than a missing permit. I have watched projects sit idle for weeks, sometimes months, because someone underestimated the permitting timeline or tried to skip the process to save money.

In New Hampshire, permitting is not bureaucratic overhead. It is the system that ensures your home is safe, your investment is protected, and your title is clean when you sell. It is also the system that catches a value-engineered substitution before it gets buried in a wall because inspectors require what the code specifies, not what was cheaper to source last week.

### WHO PULLS THE PERMITS

The general contractor pulls the building permit. Always. A contractor who asks you to pull your own permits is shifting liability to you. Walk away. Sub-trade permits are pulled by licensed sub-contractors. NH requires licensing for electricians, plumbers, and HVAC even though the state does not license GCs. We pull every permit, every time. No exceptions.

### WHAT REQUIRES A PERMIT IN NH

- \* New home construction -- always.
- \* Additions of any size.
- \* Structural changes -- removing or adding walls, beams, or load-bearing elements.
- \* Electrical panel upgrades and new circuits.
- \* Plumbing changes -- new fixtures, re-routing supply or drain lines.
- \* HVAC installation or significant modification.
- \* Decks, porches, and attached structures over certain sizes -- varies by municipality.
- \* Septic system installation or modification -- requires NH DES.
- \* Shoreland work -- any construction within 250 feet of a water body requires state review.

### HOW PERMITS PROTECT MATERIAL AND QUALITY STANDARDS

Permitted work is inspected work. An inspector verifies that the materials installed match what was approved. This is your protection against a contractor substituting a lower-grade product after the permit is pulled.

- \* Structural inspections confirm that framing lumber grades, fastener schedules, and connection hardware match engineering specifications.

- \* Energy code inspections (IECC 2021 in NH) verify insulation R-values, air sealing, and window performance -- you cannot downgrade these materials without failing inspection.

- \* Mechanical inspections ensure that HVAC equipment, ductwork, and refrigerant handling meet code --

protecting your equipment warranties.

\* Electrical inspections protect against wiring shortcuts that void equipment warranties and create fire hazards.

## REALISTIC PERMITTING TIMELINES IN THIS REGION

\* Small municipalities (Lincoln, Woodstock, Franconia, Bartlett): 2-4 weeks for building permit review.

\* Larger towns (North Conway, Laconia, Plymouth): 3-6 weeks.

\* State-level permits (septic, shoreland, wetlands): 4-16 weeks. File these first -- they are almost always the critical path.

We file permits early and follow up proactively. This is a core part of our process, not an afterthought.

## TECHNOLOGY AND CODE COMPLIANCE

NH has adopted the 2021 IECC. Compliance requires continuous insulation on many assemblies and a blower door test at completion. We use blower door testing and thermal imaging to verify performance -- not just to pass inspection, but to deliver what we promised. Digital permit log maintained for every project. You always know where every permit stands.

## WHAT HAPPENS WITHOUT A PERMIT

\* Stop-work orders. The town can halt your project mid-build.

\* Fines and penalties.

\* Title problems that derail a future sale.

\* Insurance gaps -- homeowner's insurance may not cover unpermitted work.

\* Work opened up, inspected, and re-done at your expense.

## PERMITTING CHECKLIST

Contractor confirmed to pull all building permits

Sub-trade permits assigned to licensed subs

State-level permits identified and filed first

NH DES septic approval in hand before building permit application

Shoreland buffer distances confirmed with NH DES if near water

Municipal permit timeline confirmed with local building department

IECC 2021 compliance reviewed -- insulation, windows, air sealing

Inspection schedule established -- structural, rough-in, insulation, final

Blower door test scheduled at project completion

Digital permit log established and shared with owner

Certificate of Occupancy process understood before construction begins