



Building Division  
410 East 5th Street  
Loveland, Colorado  
970.962.2505

[www.LOVELANDDC.org](http://www.LOVELANDDC.org)

# Non-Residential and Multi-Family Dwelling Building Permit Application Submittal Instructions

## BUILDING DIVISION STAFF DIRECTORY

General Information	(970) 962-2505
Fax	(970) 962-2904
Building Official	(970) 962-2509
Permit Technicians	(970) 962-2505
Plans Examiner	(970) 962-2662
Code Administration	(970) 962-2506
Inspectors	(970) 962-2181

## OTHER HELPFUL PHONE NUMBERS

Inspection line	(970) 962-2100
Loveland Fire Rescue Authority	(970) 962-2497
Erosion Control inspections	(970) 962-2510
Utility Locate	811
Xcel Energy	(800) 772-7858

# Welcome to the City of Loveland!

Our goal is to establish and maintain positive communications with design professionals, developers, contractors, and the general public in our community. We strive to keep the permitting process as simple as possible while ensuring quality development and safe construction.

These guidelines are designed to facilitate an understanding of the application requirements for non-residential commercial, industrial and multi-family building permit applications.

## **This Instruction form covers the following types of projects:**

- **New Non-residential/ Industrial/ Multi-family Building**  
Project involving a new building that is not attached to an existing building.
- **Non-residential/Multi-unit/Industrial Addition**  
Project involving an exterior addition to an existing building, or the addition of useable square footage within an existing building.
- **Tenant Finish/Improvement**  
Project involving interior work only. May include a change-in-occupancy of the property.
- **Change-in-use**  
Project involving any change in use in an existing building.
- **Construction Trailer**  
Any construction trailer associated with non-residential construction. All construction trailers require a separate permit.

## **Contractor Licenses:**

All contractor licenses must be current prior to the issuance of any building permits. Contractor licensing applications can be obtained from City staff or visiting: <http://www.cityofloveland.org/index.aspx?page=435>

### *\*Standard General Building Contractor (A)*

This license entitles the licensee to construct, remodel or repair any structure or addition thereto for which a building permit is required. This license does not allow work that includes electrical, plumbing, mechanical, signs, fire and burglar alarms, fire protection, and trades outside the license holder's area of expertise.

### *\*Standard Building Contractor (B)*

This license entitles the licensee to construct, remodel or repair commercial buildings and single or multi-dwelling buildings not exceeding three stories in height for which a building permit is required. This license is limited to allow work on non-residential tenant finish as well as residential structures which contain fewer than sixteen dwelling units. This license does not allow work that includes electrical, plumbing, mechanical, signs, fire and burglar alarms, fire protection, and other trades outside the license holder's area of expertise.

## **Prior to Submittal**

### **1. Have a Pre-Application Meeting:**

A pre-application meeting (more commonly known as a Concept Review Team (CRT) meeting) is a voluntary meeting held between the applicant and all Departmental reviewers. If the applicant wishes to have a pre-application meeting they can contact the Planning Department to schedule the meeting. The CRT form is located here:

<http://www.cityofloveland.org/index.aspx?page=1885>

### **2. Complete any necessary Planning & Zoning Review**

Prior to applying for a building permit we recommend you contact Current Planning at (970) 962-2525 to determine if there are any additional requirements or conditions which may impact your project. Prior to submittal of a building permit application, any process that requires planning review will be required to be completed. Typically you will have to receive a certificate of Site Development Plan Approval from the Planning Department.

### **3. Contact the City for an Initial Fee Estimate (Optional)**

Prior to submittal the applicant may contact the Building Permit division for an initial fee estimate. Request forms are located here: <http://www.cityofloveland.org/index.aspx?page=684>

## **Application Submittal:**

### **Step 1: Assemble and Transmit your Application**

A complete building permit application includes all required plans and other information as detailed in the Submittal Checklist.

\*Download and complete the Submittal Checklist. Put a check next to the applicable items that you will be including in the submittal.

\*Download and complete the Permit Application

\*Your complete Application Submittal may be either e-mailed to a Permit Technician at [eplan-building@cityofloveland.org](mailto:eplan-building@cityofloveland.org) or burned onto a disk and brought to the Building Division counter. We will also accept emails with links from external FTP sites (example: Drobbox, OneDrive, etc.) If e-mailed, you will receive a return e-mail notification that your submittal has been received.

\*Application deadlines: Applications may be submitted at any time by e-mail, and during regular business hours if applying at the Building Division counter.

*Separate Submittal Applications:*

**Loveland Fire Rescue Authority**

A separate submittal directly to the Loveland Fire Rescue Authority at *410 East 5<sup>th</sup> Street, Loveland, CO 80537* will be required for any of the following items. The submittal is allowed to be deferred to a time during the building permit review. Contact the Loveland Fire Rescue Authority at (970) 962-2497 for assistance:

- The proposed building is fully or partially protected by a fire suppression system. This would include wet, dry, Halon, CO<sub>2</sub> and other alternative methods of fire suppression.
- If a smoke detection or fire alarm system is to be installed in any or all portions of the building.
- Any facility which will be used for storage, dispensing or production of hazardous materials.
- Any facility where fuel dispensing is to take place.
- Any facility where flammable or combustible liquid tanks are to be installed.
- Any facility storing and dispensing liquefied petroleum gas (propane).

For submittal requirements see: <http://www.cityofloveland.org/index.aspx?page=757>

**Larimer County Health and Environmental Services**

A separate submittal directly to the Larimer County Health and Environmental Services at *1525 Blue Spruce Dr., Ft. Collins, CO 80524* will be required for any of the following items. Approval of the Health Department is required PRIOR to approval of any Building Permit. Contact the Health Department at (970) 498-6775 for assistance.

- Restaurants/Caterers
- Convenience stores
- Concessions stands
- Markets/Grocery stores
- Bars/Nightclubs/Social clubs
- Food processors
- Food warehouses
- Hotels
- Health care facilities
- Child care facilities
- Schools
- Pools/Spas
- Any project that includes a commercial kitchen
- Any project that is not serviced by a public sewer

**Step 2: Check-in & Fee Payment**

In order to avoid delays in processing, incomplete applications will not be accepted until all required information is submitted. The process, referred to as check-in, is an internal City process to verify the completeness of a submittal. The process was developed to reduce the number of review cycles and minimize delays for incomplete submittals. It also helps streamline the permit process by assuring that all necessary documents are available for a complete review.

\*Check-in submittals received by midnight will be process for next business day check in.

\*The Permit Technician will contact the Applicant on the day following the check-in with the result.

\*If the application passed check-in: you will be notified of the plan check fee is applicable. The plan check fee is 65% of the total permit amount. The fee will be due directly to the Permit Technician BEFORE the application can be scheduled for review. At this time payment may be paid by cash, check or credit card. Credit card payments must be made in person at the Building Division counter.

\*If the Application failed the Check-in, you will be notified of the discrepancies that are required for the application. Please revise the application submittal and resubmit the entire package for check-in.

### **Step 3: Plan Review & Comment Notification**

Once the application is accepted and any fees are received, it is logged into the computer and a completion date is assigned. The Permit Technician will notify the applicant of the estimated date that they will receive comments.

After the review has been completed you will be notified by the Permit Technician that your Permit has been Approved, or that you have additional corrections that will be required prior to Approval.

All revisions and resubmittals are submitted directly to the Permit Technician via the [eplan-building@cityofloveland.org](mailto:eplan-building@cityofloveland.org) email address and go through the check-in process.

Please Note: An F&F (footing and foundation) building permit can only be issued after the following findings can be met. A Letter of Credit may be substituted for items 3-5.

1. Temporary erosion control measures have been installed (as approved by Public Works)
2. Adequate all-weather access to the construction site for fire and emergency vehicles exists (as approved by the Fire Department)
3. \*Street name, traffic control signs, curb and gutter, and stormwater control facilities (as approved by Public Works)
4. Adequate water supply for fire protection (as approved by the Fire Department and Water Division)
5. \*All underground electric lines and equipment including street lighting has been installed (as approved by the Power Division)

Please Note: A full building permit can only be issued after the following findings can be met

1. All requirements for F&F
2. Adequate water supply for fire protection (as approved by the Fire Department & Water Division)

### **Step 4: Permit Issuance**

Once the application has been approved for a full building permit then:

1) Final drawings are printed:

After being notified that your drawings are approved you will need to provide **one final full color** paper set of signed and sealed drawings. This set is to be on site at all times. The final approved stamped construction documents, as well as site plans, must be on site and available to all inspectors for all scheduled inspections. Failure to follow these requirements may result in failed inspection and/or a penalty fee per occurrence.

2) Applicant pays permit issuance fees:

Issuance fees are paid at permit issuance; these include applicable permit fees, taxes, construction fees, and water meters fees. Please note there are additional fees that are deferred (also known as Final Fees) which are paid prior to request for final inspection (see step 4 below). Permit fees will be calculated based on the fee schedule in effect at the time of the submittal.

3) Applicant completes permit:

The Applicant will come to the Building Division Office and sign the Permit Conditions. An Inspection Card will be printed and given to the Applicant. Applicant should review the permit card for accuracy including types of inspections required on the card. If additional inspections or inspections need to be removed, this should be corrected before you leave the building division. The inspection card must be displayed on the job site where it is visible from the street and accessible to all inspectors. The Conditions must remain attached to the permit card for reference by the inspectors. The permit must be picked up within 90 days of approval or it will expire. If the permit is not picked up, the application will be closed, but the plan check fee will still be assessed. Once a permit is closed, submission of a new application will be required.

### **Once you have the Permit you may begin the work!**

After the permit is issued, work must begin and inspections must be scheduled within 180 days. Failure to schedule an inspection within the allotted 180 days may result in the permit being closed. Once the permit is closed, no further work is permitted without first filing a new permit application and obtaining a new building permit. Fees will be calculated based on the fee schedule in effect at the time of the resubmittal.

Starting any construction, including grading and excavation, without a permit will result in the issuance of a stop work order and the possibility of double permit fees being imposed.

## **Step 5: Inspections**

Inspections shall be requested by calling the **Building Inspection Line** at **(970) 962-2100**. It is recommended that inspections be called 24 hours before the day the inspection is needed; however, inspection requests will be accepted until 7:00 PM. the day prior to the inspection. For your convenience, inspection line brochures are available at the Building Division service counter and the City of Loveland website:

<http://www.cityofloveland.org/index.aspx?page=2385> These brochures will provide you with all permit and inspection-type codes along with directions guiding you through the inspection line process. The City of Loveland discourages the use of cell phones when calling inspections as cell phone reception may be erratic resulting in inspection requests not being scheduled. When calling for an inspection, it will be necessary to provide your building permit application number.

Footing and foundation inspections must be performed by the engineer of record, and Certified to the Building Division through submission of an original, wet-stamped letter of inspection

For larger projects there may be numerous partial inspections, so it is important that "Underground Inspections - Code 9902" and "Rough Inspections - Code 9904" be selected and completed prior to beginning any finish work.

During the construction process, if an inspection is scheduled and work (as well as corrective work) is not complete, a re-inspection fee will be assessed per occurrence.

### *Final Inspections:*

Prior to final inspections being requested, all deferred fees such as Capital Expansion Fees (CEF) or System Impact Fees (SIF) must be paid at the Building Division. For larger projects there may be numerous partial inspections, so it is important that "All Final Inspections - Code 9906" be selected to schedule all final inspections. This automatically schedules all outstanding final inspections EXCEPT for the Fire Prevention Bureau.

- If any inspection is required with the Loveland Fire Rescue Authority, the applicant is required to contact them directly at (970) 962-2537 to schedule any necessary fire inspections.

## **Step 6: Certificate of Occupancy or Letter of Completion**

After all required final inspections have been approved by all entities in the inspection process a Certificate of Occupancy or Letter of Completion document will be available.

In the event some outstanding issues remain, the City may issue a Temporary Certificate of Occupancy or a Limited Letter of Completion for a specified period of time on a case by case basis. A re-inspection must be scheduled for the outstanding items by the contractor by a predetermined agreed future date. There is a \$100 charge for Temporary Certificate of Occupancy or Limited Letter of Completion. If a Temporary Certificate of Occupancy or Limited Letter of Completion needs to be extended an additional \$100 charge may be assessed. If all remaining conditions have been satisfied, then a clear Certificate of Occupancy or Letter of Completion will be issued.

All structures that do not have an occupancy classification (e.g. super structures, core and shell structures, etc.) may receive a Letter of Completion.

Tenant finish permits with an identified and approved occupancy will receive either a Temporary Certificate of Occupancy or a Certificate of Occupancy.

# APPENDIX A

## MINIMUM STANDARDS FOR CODE SUBMISSIONS

### Current Codes

The City of Loveland is currently reviewing construction documents based on the following International Codes as prepared by the International Code Council, Inc. Boilers of 400,000 BTU or more require state permit and inspections plus City Of Loveland Building Permit and Inspections.

1. 2012 IBC, IRC, IMC, IPC, IFGC, IPMC, IECC, IEBC, IFC
2. 2014 NEC (400 amp services or greater require Colorado professional engineer)
3. ICC/ANSI A117.1, most current edition
4. Local amendments as required or applicable (copies of these documents are available from the Building Division or online on the Building Division web page at [www.cityofloveland.org](http://www.cityofloveland.org))
5. Design Criteria for Structures
  - 100 mph (IRC) / 100 mph nominal design wind speed (IBC)
  - Seismic Design Category is assigned to a structure by a Colorado licensed design professional based upon the occupancy category and specific site conditions
  - Ground snow load: 30 psf

Construction documents for most projects consist of drawings, specifications and appropriate calculations. All elements shall complement each other. Completeness and coordination of all necessary information are the responsibility of the registered architect and/or professional engineer. Construction documents submitted to the Building Division must be of sufficient nature to clearly show the project in its entirety. A complete code analysis shall be provided. All structural, mechanical, electrical and plumbing plans shall be stamped and signed by a professional engineer.

The required construction documents will depend upon the size, nature and complexity of the project. The following is a suggested standard of the minimum required construction documents for review by the City of Loveland.

### Cover Sheet

1. Project identification
2. Project address and a location map
3. All licensed architects and engineers identified
4. The licensed architect or engineer in responsible control (the professional responsible for project coordination) shall be identified. All communications should be directed through this individual. Every sheet of the plan set shall be stamped and signed by a licensed architect and/or the appropriately licensed engineer.
5. Design Criteria list:
  - I. Occupancy group
  - II. Type Construction classification
  - III. Location on property
  - IV. Seismic Design Category
  - V. Design loads
  - VI. Structural systems
  - VII. Square Footage/Allowable floor area
  - VIII. Number of exits required/provided
  - IX. Fire sprinkler/alarm systems

- X. Height and number of stories
- XI. Occupant load
- XII. Land use zone

### **Site Plan**

Show proposed new building or structure and any existing buildings or structures, all property lines with dimensions, all streets, easements, and setbacks. Show all water, sewer, communication services, natural gas, telephone, and cable TV, electrical points of connection, proposed utility service routes, and existing utilities on the site. Show all required parking, drainage, and grading information. Indicate drainage inflow and outflow locations and specify areas required to be maintained for drainage purposes. A topographical survey should be provided with a benchmark elevation. Show north arrow. Show dimensions for the location and size of components delineated on the site plan. All sheets are required to have the same north orientation.

### **Exterior Elevations**

Show each view. Show vertical dimensions and heights. Show openings and identify materials and show lateral bracing system, where applicable. Show dimensions and schedules.

### **Foundation Plan**

All Foundation plans shall be stamped by a Colorado Licensed Engineer, show all foundations and footings. Indicate size, locations, thickness, materials and strengths, and reinforcing. Show all imbedded anchoring such as anchor bolts, hold-downs, post bases, etc. Show dimensions for the location and size of all components delineated on the foundation plan. Geotechnical report shall be used in the design of the foundation and notes to plans. Foundation drainage systems, if applicable.

### **Floor Plans**

Provide existing floor plan if applicable, show all floors including basements. Show all rooms, with their use, overall dimensions, locations of all structural elements and openings. Show all doors and windows. Provide door and window schedules. All fire resistance rated assemblies, areas of refuge, occupancy separations, fire blocking and draft stopping shall be shown. Show dimensions for the size of all rooms and the locations of other components delineated on the floor plans. Also show life safety plan, means of egress.

### **Framing Plans and Roof Framing Plans**

All structural plans shall be stamped by a Colorado Licensed Structural Engineer. Show all structural members, their size, methods and details of attachment, connections, location, shear walls and materials for floors and roofs. Show roof plan. Show all point loads and load path to foundation, dimensions for the location and size of components delineated on the roof plan.

### **Schedules**

Room finishes, doors, hardware, windows, plumbing, mechanical, electrical, and structural.

### **Addenda and Changes**

It shall be the responsibility of the individual identified on the cover sheet as the licensed architect or engineer in responsible control to notify the Building Official of any and all changes throughout the project and provide revised construction documents, calculations or other appropriate documentation prior to commencement of that portion of the construction.

**Revisions**

The party submitting changes shall be identified at the beginning of the approval process. For clarity, all revisions shall be identified and clouded on the construction drawings and appropriately marked in the project manual or resubmitted as a new set of construction documents. All revisions are submitted to the Building Division for proper tracking and distribution. Each project is allowed a maximum of two (2) revisions in the initial plan check fee. Any additional revisions will be assessed \$47.00 per hour for review.

**Completeness of Documents**

Construction documents for most projects consist of drawings, specifications and appropriate calculations. All elements shall complement each other. Completeness and coordination of all necessary information is the responsibility of the registered design professional(s).

**Building Sections Wall Sections**

Show materials of construction, non-rated and fire resistance rated assemblies, and fire resistance rated penetrations. Show dimensions.

**Mechanical System Plan**

Show the mechanical system. Include all units, their sizes, mounting details, all ductwork and duct sizes. Indicate all fire dampers where required. Provide equipment schedules. Submit energy conservation calculations. Show dimensions.

**Plumbing System Plan**

Show all fixtures, piping, slopes, materials and sizes. Show point of connections to utilities, septic tanks, pre-treatment sewer systems and water wells. Show dimensions. Provide gas line isometric, sizes and point of connection to utilities. Demonstrate adequate flow rate from main to all fixtures per code.

**Electrical Systems Plan**

Show all electrical fixtures (interior, exterior, and site), wiring sizes and circuiting, grounding, panel schedules, single line diagrams including fault-current values, load calculations and fixture schedules. Show point of connection to utility. Show dimensions.

**Fire Sprinkler/Alarm System Plan**

Show all sprinkler heads, piping valves, alarms, tamper switches, materials, and sizes. Show point of connection to the water systems and fire alarm system. Show dimensions for the size and location of components delineated on the fire sprinkler system drawings. A separate application shall be submitted directly and separately to the Loveland Fire Rescue Authority for any fire suppression systems.

**Structural Systems**

Show foundation, structural members. Include calculations indicating compliance with seismic, wind, snow and other design loads. Completeness of the necessary calculations is the responsibility of the registered design professional. All structural plans shall be stamped by a Colorado Licensed Structural Engineer

**Specifications**

Prepare specifications to further define the construction components, the quality of the materials, delineation of the materials and methods of construction, wall, floor and ceiling finishes, exterior finishes, and descriptions of all pertinent equipment. Schedules may be incorporated into the project manual in lieu of being delineated on the construction drawings.



