



Waterloo Building Department  
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[www.cityofwaterlooia.com](http://www.cityofwaterlooia.com)

## Owner/Occupant

### Permitting Regulations for Residential Property Owners and Income Properties

#### **Owner/Occupant.**

A person that owns a residence and currently lives in that residence shall be both the owner and the occupant in order to qualify as the owner/occupant.

As owner/occupant you may obtain building and mechanical (electrical, plumbing, heating) permits for work that you are doing to a dwelling unit or structure that you are owner/occupant of.

*Exception:* Any air conditioning work must be done by a licensed tradesperson under their own permits. There are certain electrical installations that may require a licensed electrical contractor. If at any point the owner demonstrates that he/she is not capable of performing mechanical work in a safe and satisfactory manner, the owner may be required to hire licensed mechanical contractors to perform that work.

#### **Non-Owner/Occupant Income Property**

Income properties are residences that are used to generate revenue such as rental properties or homes purchased to renovate and resell for profit.

Single Family Dwelling. If you are the owner of a home but you do not live in that home you may obtain a building permit to do general repairs or remodeling of that property. You are not eligible to obtain mechanical (electrical, plumbing, HVAC) permits. You are required to hire licensed mechanical contractors to perform the mechanical work.

Two Family Dwelling. Commonly referred to as a duplex or twin-home containing two separate dwelling units. If you are a duplex owner, and currently live in one side of that duplex:

1. You may obtain a building permit to perform remodeling or repairs on both sides of the duplex.
2. You may obtain mechanical (electrical, plumbing, heating) permits to perform work in the portion of the duplex that you are currently living in.
3. You are required to hire licensed mechanical contractors to perform the mechanical work in the portion of the duplex in which you are not currently living.

#### **Non-Owner/Occupied Renovations and New Construction.**

Renovations. Making renovations to a home regardless of intent to live in that home, rent it out or to sell it allows for the owner to acquire building permits for work that they are performing. You are required to hire licensed contractors to perform the mechanical (electrical, plumbing, HVAC) work.

New Construction. A new house build that you intend to occupy upon completion allows for the owner to act as the General Contractor and to hire subcontractors as is typical. A licensed framing contractor and licensed mechanical contractors will need to be hired. This requirement is further described in the New Home Sign Off sheet available at the Waterloo Building Department.

#### **Misrepresentation of Owner/Occupant**

If the applicant for a mechanical permit misrepresents them self as the Owner/Occupant of a property and is issued any mechanical permit under false information, the Building Official has the option of voiding the permits without refund.