RESTORATION INTEL

Commercial Restoration Field Series • Free PM Resource

The Commercial PM Quick Card

Current version — Nov 2, 2026
Update history: restorationintel.com/commercial-restoration-project-management-permitting-timeline/

Commercial Restoration Project Spine: The technical work (extraction, drying, demo, abatement, reconstruction) succeeds only with regulatory compliance, subcontractor sequencing, and critical path control. A single skipped permit or premature drywall closure generates stop-work orders, mandatory rework demolition, and coverage disputes.

1. IBC Building Permit Triggers

REGULATORY BASE

The International Building Code (IBC) mandates permits for work that:

- **Structural:** Adds, alters, removes, or modifies structural elements.
- **Electrical:** Adds, alters, or extends electrical wiring, distribution, panels.
- **Plumbing:** Adds, alters, or extends supply and waste piping systems.
- **Mechanical:** Adds, alters, or extends HVAC/mechanical, ductwork, AHUs.
- **Life Safety:** Changes occupancy classification, egress configuration, or fire protection systems.
- **Emergency Exemption:** Emergency mitigation (water extraction, temporary board-up, emergency tarping) typically qualifies for emergency permit status or is exempt. All subsequent reconstruction requires standard permits.

Mandatory AHJ Verification: Permit thresholds are jurisdiction-dependent. Every job requires contacting the local municipal building department in the first 72 hours. No standard rule substitutes for local building official confirmation.

2. 5-Permit Commercial Sequence

PULL-BY MAP

Permits are not simultaneous; each trade contractor pulls their specific scope:

Permit Type	Pulling Contractor	Scope Covered
General Construction	GC / Licensed Builder	Structural repairs, framing, drywall, insulation, finishes.
Electrical	Licensed Electrical Sub	Wiring, panels, switchgear, lighting, branch circuits.
Plumbing	Licensed Plumbing Sub	Supply piping, waste/vent lines, commercial fixtures.
Mechanical	Licensed HVAC Sub	Ductwork, air handling units (AHU), rooftop packages.
Fire Protection	Licensed Fire Suppression	Sprinkler pipe, heads, backflow; coordinated w/ Fire Marshal.

Fire Marshal Gate: Fire protection permits require dual coordination with the local Fire Marshal and the municipal building department before system shutdown or drain-down.

3. Rough-In Inspection Gate

STRICT HOLD-POINT

Unconditional Checkpoint: Rough-in electrical, plumbing, and mechanical work MUST be inspected and approved by municipal building inspectors BEFORE drywall is closed.

- **Non-Bypassable:** This inspection creates an absolute project checkpoint that cannot be bypassed under any circumstances.
- **Mandatory Rework Penalty:** Closing walls before rough-in inspection sign-off requires opening them again. Drywall demolition and re-hanging is guaranteed rework.
- **No Insurance Coverage:** Rework costs caused by premature wall closure are neither a covered insurance loss item nor an approved change order.
- **Critical Path Rule:** Build rough-in inspection float into the master critical path from Day 1. Never allow drywall deliveries to trigger hanging before green tags are posted.

4. Permit Timelines & 72-Hr Contact

FLOAT CONTROL

Building department review durations directly dictate business interruption (BI) periods:

- **Over-the-Counter:** Same-day approval available in jurisdictions with fast-track minor repair processes.
- **Major Plan Review:** 4 to 8 weeks for complex commercial projects requiring multi-department review (building, fire, electrical, health dept for food/healthcare).
- **Post-Disaster Expediting:** Emergency declaration procedures allow expedited processing when local jurisdictions activate emergency construction provisions.
- **The 72-Hour Rule:** The PM must contact the building department within the first 72 hours after loss to confirm review turnaround, identify plan requirements, and request emergency expediting.

Fixed Constraint: Permit review is an uncompressible CPM constraint. Adding workers does not shorten plan review. Establish this baseline with the adjuster and owner immediately.

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5. OSHA Multi-Employer Site (29 CFR 1926)

LIABILITY SHIELD

The GC is the **Controlling Employer** and can be cited for hazards created by subs if the GC knew or should have known and failed to take reasonable steps:

- **Written Site Safety Plan:** Project-specific hazard identification and controls for each phase of work.
- **Pre-Work Sub Review:** OSHA 300 logs, safety program documents, and employee training records.
- **Daily Safety Inspections:** Contemporaneous written inspection logs identifying corrected hazards.
- **Safety Orientation:** Formal safety briefing for every worker before site entry.
- **Asbestos Boundary:** Containment barrier (OSHA 1926.1101 Class I/II) is the physical line. Zero unprotected entry; zero de-con cross-contamination.
- **Fall Protection (>6 ft):** 100% tie-off or guardrails per 1926.502.
- **Hole Covers:** Floor openings/shafts must be marked, support 2x max intended load, and secured against displacement.

6. Subcontractor Qualification & Ins.

PRE-MOBILIZATION

Collect and verify all documentation before any crew steps on site:

- **State Contractor License:** Active status, proper classification; check for tax suspensions or disciplinary holds.
- **General Liability:** $1,000,000 per occurrence minimum; $2,000,000 commercial aggregate. GC named as *Additional Insured*.
- **Workers' Compensation:** Current statutory coverage for all on-site personnel (protects GC against vicarious injury liability).
- **Specialty Certifications:** NADCA (HVAC), AHERA (asbestos), EPA RRP (lead paint), State Mold License where legislated.
- **Carrier Sub Selection:** Owners and GCs hold legal right to choose licensed subs. Carrier-preferred vendor pricing is often below market for high-risk trades (abatement, HVAC). Document price comparisons.

Verification Rule: The PM records and audits submitted documentation. Verification confirms valid files in hand; it never certifies subcontractor performance.

7. The 12-Step Commercial Trade Sequencing Spine

MASTER SEQUENCE

Phase 1: Stabilization & Make-Safe

- **Step 1:** Emergency stabilization & hazardous materials assessment.
- **Step 2:** Asbestos & lead abatement (complete & cleared before general demo).
- **Step 3:** Structural demolition & rough opening preparation.
- **Step 4:** Temporary shoring & structural steel (structural engineer sign-off).

Phase 2: Rough-In Infrastructure

- **Step 5:** Rough-in MEP work (electrical, plumbing, HVAC coordination).
- **Step 6:** *Inspections:* Rough-in electrical, plumbing, mechanical (HOLD GATE).

Phase 3: Building Envelope & Finishes

- **Step 7:** Insulation and fireproofing installation.
- **Step 8:** Drywall hanging, taping, and finishes (paint, flooring, ceiling tile).
- **Step 9:** MEP trim and equipment installation (fixtures, panels, devices).

Phase 4: Commissioning & Occupancy

- **Step 10:** HVAC decontamination & system commissioning.
- **Step 11:** Final building inspections and Certificate of Occupancy (CO).
- **Step 12:** Tenant fit-out coordination and turnover.

8. Daily Reporting & Change Orders

CONTEMPORANEOUS FILE

Standard 8-Point Daily Report: (1) Work performed by trade, (2) Crew count per sub, (3) Materials delivered, (4) Equipment inventory changes, (5) Milestone status & delay explanations, (6) Next-day planned scope, (7) Change order references, (8) Safety incidents/near-misses.

Change Order Protocol: Hidden damage discovered → STOP WORK in affected area → Document with photos/written scope → Calculate cost & schedule impact → Sign-off from owner & adjuster BEFORE resuming.

9. Insurance Claim Close-Out Set

FINAL DRAW

The carrier close-out file requires strict regulatory documentation to release depreciation and final payment:

- **Complete Permit Record:** All master and trade permits pulled.
- **Municipal Inspection Approvals:** Rough-in and specialty sign-off cards.
- **Certificate of Occupancy (CO):** Or signed municipal final completion report.
- **Code Compliance Defense:** Proves work met all governing codes, protecting owner against future coverage disputes.