

PERMIT PILOT

Customer Guide

EDITION 1.1

Cape Coral Residence



POWERED BY





“A permit is not granted. It is
earned at the drawing board.”

Your Permit Path

at a glance

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LOT

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RULES

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APPROVAL

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Start Here

Welcome

If you're reading this, there's a good chance you're excited — and a good chance you're a little overwhelmed. Both are normal.

Maybe you just closed on a lot. Maybe you've been saving pictures of homes you love for months. Maybe you've already met with a designer — or maybe you're staring at a stack of permit requirements wondering why building a house suddenly feels so complicated.

Here's the thing: building a new home is something most people do exactly once. You're suddenly expected to make decisions about surveys, flood elevations, engineering, permitting, contractors, product approvals, and a dozen other things you've never had to think about — and nobody hands you a roadmap.

That's what this is. It isn't a code book, an engineering manual, or legal advice. Think of it as sitting across the table from someone who prepares residential permit packages every day, and asking the one question that actually matters: "Before I spend hundreds of thousands of dollars — what do I actually need to know?"

That's what we're going to walk through, in the order you'll really live it.

What you're actually buying

You probably didn't buy this to learn building code. You bought it because you don't want expensive surprises.

You want to know what questions to ask, who's responsible for what, what happens next, and how to avoid paying twice for the same mistake. That's exactly what this is built to do.

Google can answer a question. ChatGPT can explain a term. The City can tell you the requirements for your property. Your contractor can explain construction. What none of them does is walk you through the whole process — from buying a lot to submitting a permit — in the order you'll actually experience it. That's the gap this fills.

And it's all built around one simple truth: seeing something coming is always cheaper than fixing it after the fact.

What your job really is

Let me clear up one misconception right away, because it takes a lot of the pressure off.

You are not here to become an architect. You're not here to become an engineer. You're not here to become a contractor. Your job is simpler than any of that: to become an informed homeowner — someone who knows enough to ask good questions, to notice when something doesn't add up, and to know who should be answering. That's it. If this guide does that for you, it's done its job.

Building a home takes a small team, and each person on it looks at your project through a completely different lens. You don't have to do any of their jobs — you just have to understand who's responsible for what, so you know who to call when a question comes up. That matters enough that it's the very next thing we'll cover.

Next: Your Team Has Different Jobs (And That's a Good Thing)
— who does what on your project, and why that's exactly how it should be.

How to use this

This guide is written for you, the homeowner — that's who I had in mind on every page. Some designers and contractors also hand it to their clients at the start of a project, simply because it's easier when everyone begins with the same expectations. If that's how this reached you, you're in the right place.

Every project is different, and not every page will apply to every house. Don't try to memorize anything. Read it in order the first time — it follows the real sequence of a build — then keep it beside you and jump to whatever step you're on. Some chapters will make sense today; others won't matter until months from now. The point isn't to know it all; it's to know where to find the answer when you need it. The worksheets and quick cards are optional — print the ones you find useful. They're there to help you follow the conversation and keep your

own thinking organized, never to hand you a professional's job as homework.

The one idea to remember

Over the years, one thing shows up again and again: the biggest permit problems rarely start at the permit counter. They start months earlier.

Someone assumed a house would fit on the lot. Someone picked windows after the plans were finished. Someone forgot to coordinate two consultants. Someone sat on their plans for two years and the flood requirements changed underneath them. By the time a reviewer catches it, it's already expensive.

A change today is a phone call.

The same change after your plans are drawn is a redesign.

The same change after you submit is a correction — and weeks of delay.

Everything here is aimed at catching those things while they're still cheap to fix. That's the whole philosophy: foresight, not corrections.

What to expect

A few honest expectations, so nothing blindsides you:

- It runs in rounds. The City reviews, may send comments, you respond, they review again. A clean, coordinated package is the best way to keep the number of rounds down.
- Corrections are normal. Comments on a first submittal are common and don't mean you did anything wrong.
- There are fees, and they change. Confirm current amounts with the City — which is why this guide never quotes them; the only figure worth having is the current official one.

The road ahead

Here's the whole path, start to finish:

1. Before design begins — dream, then get your bearings on the lot.
2. Designing your project — get the expensive decisions right.
3. Building your permit package — make sure it's all there and it all agrees.
4. Before you submit — the final check.
5. Plan review — what the City sends back, and how to respond.
6. Approved — what happens next.

You're at the very beginning — which is the cheapest place in the whole process to get things right. Let's start where your project actually starts.

Permit Pilot is an educational guide based on publicly available Cape Coral requirements and recurring City correction patterns. It is not engineering, architectural, or legal advice, is not affiliated with or endorsed by the City of Cape Coral, and does not guarantee permit approval. Always confirm the requirements for your specific project with the City of Cape Coral and the appropriate professionals.

Your Team Has Different Jobs (And That's a Good Thing)

One of the biggest misconceptions I see is homeowners expecting one person to do everything.

The designer should know engineering. The engineer should know architecture. The contractor should know zoning. The surveyor should catch mistakes on the plans. The permit reviewer should explain how to build the house.

That's not how the process works.

Every person involved is looking at your project through a different lens. When everyone stays in their lane and communicates well, the project moves surprisingly smoothly. When homeowners expect one professional to replace the others, that's when confusion starts.

Think of your permit package like an orchestra. Everyone has a different instrument. Someone still has to conduct. For your project, that's usually you.

You don't have to become an expert in every subject. You just need to understand what each person is responsible for so you know who to call when questions come up.