

Roof Permit + HOA Approval Checklist

For Waldorf and Charles County homeowners planning exterior roof work

COUNTY PERMIT REVIEW AND PRIVATE HOA APPROVAL ARE SEPARATE

Use this before selecting materials or signing a start-date commitment. It is a question set, not a permit determination, HOA approval, contractor recommendation, or substitute for current written requirements.

1. Confirm the government authority

- ☐ Use the actual property address - not the contractor's office or a search-result label.
- ☐ Ask the responsible permit office whether this exact scope requires a permit or inspection.
- ☐ Describe covering, decking, sheathing, framing, ventilation, and structural changes separately.
- ☐ Record the office, date, contact method, and answer; requirements can depend on the work described.

2. Confirm private association approval

- ☐ Request the current alteration application and written exterior standards from the HOA or manager.
- ☐ Check shingle or metal type, manufacturer, product line, color, profile, and visible ventilation changes.
- ☐ Ask which samples, specifications, photographs, or contractor documents must accompany the request.
- ☐ Do not order restricted materials or authorize installation before required written approval.

3. Put responsibilities in the proposal

- ☐ Identify who obtains permits, schedules inspections, pays fees, and closes the permit when required.
- ☐ List exact roofing products, colors, ventilation work, flashing, and decking unit prices.
- ☐ State who prepares HOA submittal materials and how approval delays affect the schedule.
- ☐ Define what happens to price, deposit, and start date if the HOA requires a different product.

4. Verify the contracting party

- ☐ Match the proposal to the exact legal business and current Maryland MHIC record.
- ☐ Request current insurance evidence and confirm the business serving the property.
- ☐ Read the complete written contract, payment schedule, exclusions, change-order terms, and warranties.
- ☐ Keep permit and HOA approval records with the signed proposal and product documents.

Verify with current sources

Charles County Planning and Growth Management FAQ:
charlescountymd.gov/government/planning-and-growth-management/planning-and-growth-management-frequently-asked-questions
Maryland MHIC licensing and contract guidance: labor.maryland.gov/license/mhic/