SJBA
South Jersey Business Association

HOMEOWNER PLANNING SERIES · WORKBOOK 04

Make Room for What Comes Next.

Home Addition Decision & Planning Workbook



Decide whether an addition is the right answer before detailed commitments. This workbook compares alternatives, tests feasibility with the right authorities, and plans the budget, roles, and household continuity.

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02 · NEEDS

Needs, users, and outcomes

Describe the problem the extra space should solve, and who it serves.

Who will use the space	What they need	When the need begins

WHERE ARE YOU STARTING? MARK ONE.

- ☐ **Defining needs** — Is more space the answer?
- ☐ **Feasibility** — Can it be built here?
- ☐ **Design and approvals** — Plans and permits
- ☐ **Construction planning** — Team and schedule

Measurable project goal (what will be true when this is done?)

Decision owner

Target date

How progress will be tracked

Next review date

What would make you decide not to build?

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03 · ALTERNATIVES

Compare alternatives before you add space

Define your own priorities and weights. Score each option 1 (weak) to 5 (strong), then multiply by the weight.

Priority (you define)	Weight 1 to 3	Reorganize rooms	Renovate	Add space	Relocate
Weighted total					

WHAT THE COMPARISON TELLS ME

QUESTIONS TO ANSWER BEFORE CHOOSING

04 · PROPERTY AND FEASIBILITY

Property information and feasibility questions

Gather documents and ask qualified sources. Do not assume the site allows an addition.

Survey on file?	Known easements	Sewer or septic

Water source	Flood map status	HOA or deed rules

Feasibility question	Who answers it	Answer	Date
Where could an addition sit relative to setbacks?			
Can the existing structure support a connection or second story?			
Do utilities need relocation or upgrades?			
How will drainage change?			
Can equipment reach the site?			
Are there flood-zone considerations?			

Flood maps

Official flood hazard maps are available from the FEMA Flood Map Service Center. Ask your municipality how any mapping affects your plans.

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05 · DESIGN BRIEF

Design brief and relationship sketch

Give your designer a clear brief. Sketch how spaces relate, not exact sizes.

Rooms or spaces needed

Size range wanted

Connection to existing home

Light and views

Must-haves

Must-avoids



06 · MUNICIPAL VERIFICATION

Municipal verification and professional assessment log

Record what was actually decided. Preliminary answers are not approvals.

Who decides

Zoning approval and construction permits are separate questions in many municipalities. The Uniform Construction Code is administered locally by your municipal construction office. Record each authority's answer separately; nothing here implies an entitlement to build.

Date	Source / contact	Question asked	Answer or decision	Next action

07 · PROJECT TEAM

Coordinated role map

Mark which roles your project needs, what each is responsible for, and who engages them.

Role	Needed?	Responsibility	Engaged by	Status
Architect or designer				
Structural engineer, where required				
Land surveyor				
General contractor				
Electrician				
Plumber				
HVAC contractor				
Roofer				
Insurance agent				
Lender or financial advisor				
Municipal zoning and construction offices				

WHO IS THE SINGLE POINT OF CONTACT DURING CONSTRUCTION?

08 · BUDGET

Total project budget

Include everything the project needs, not just construction. Use your own quotes.

Budget line	Source	Amount	Allowance?	Confirmed
Design and engineering				
Survey				
Permits and fees				
Site work and foundation				
Framing and structure				
Roofing and exterior				
Windows and doors				
Mechanical, electrical, plumbing				
Interior finishes				
Connection to existing home				
Temporary living or storage				
Contingency				
Total				

Financing source

Insurance change discussed with

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09 · PROPOSALS AND CONTRACT

Proposal, contract, milestone, and change-order comparison

Proposals should be based on the same drawings. Tie payments to verifiable milestones.

Comparison point	Proposal A	Proposal B
Drawings the proposal is based on (date)		
Inclusions		
Exclusions		
Allowances		
Schedule		
Payment milestones		
Change-order pricing method		
Warranty		
Total		

PAYMENT MILESTONES

Milestone	Payment tied to it	Verified before payment by

10 · HOUSEHOLD CONTINUITY

Keep the household running during construction

Plan access, services, and communication before work begins.

Areas of the home affected

Temporary access route

Expected utility interruptions

Storage needs

Children and pets plan

Work-from-home needs

COMMUNICATION PLAN

Topic	Project contact	How we communicate	Frequency
Daily schedule			
Changes			
Problems			
Neighbors			

OTHER HOUSEHOLD CONCERNS

11 · PHASES AND INSPECTIONS

Phase handoffs, inspections, and concealed work

Ask which inspections apply at each phase, and photograph work before it is covered.

SEQUENCE

01 **Site** — Layout, foundation

02 **Framing** — Structure

03 **Rough-ins** — Trades

04 **Insulation** — Envelope

05 **Close-in** — Walls, roof

06 **Finishes** — Tie-in, final

Phase	Inspection to verify (ask)	Result	Concealed-work photos



HANDOFF NOTES BETWEEN TRADES

12 · COMPLETION

Completion, approvals, defects, and warranties

Confirm approvals and documents before considering the project complete.

COMPLETION ITEMS

- [ ] Final approvals confirmed with the municipality
- [ ] Warranties and manuals received
- [ ] Final invoice reconciled with change orders
- [ ] Insurance updated for the new space
- [ ] As-built drawings or photos saved
- [ ] Punch list agreed

DEFECTS LOG

Item	Location	Reported	Responsible	Resolved

13 · CONVERSATIONS AND ACTIONS

Professional conversations and priority action plan

Prepare for the next conversation, then turn decisions into owned, dated actions.

ROLES THAT MAY BE RELEVANT

- ☐ Architect or designer
- ☐ Structural engineer
- ☐ Land surveyor
- ☐ General contractor
- ☐ Trade contractors
- ☐ Insurance agent
- ☐ Lender
- ☐ Municipal offices

Conversation 1: professional role | **Name / company** | **Date**

Questions to ask

Documents to bring | **Recommendation received**

Action and owner | **Deadline** | **Follow-up date**

#	Action	Owner	Due	Depends on	Done
1					
2					
3					
4					
5					
6					

Review cadence: _____ Next review date: _____ Visit SJBA to explore current professionals.

NOTES

14 · SOURCES AND NEXT STEPS

Official sources, About SJBA, and next steps

OFFICIAL SOURCES, CHECKED OCTOBER 2026

NJ Department of Community Affairs: Division of Codes and Standards
The Uniform Construction Code applies statewide and is enforced by each municipal construction office. Ask your local office what applies to your project.
www.nj.gov/dca/divisions/codes

NJ Division of Consumer Affairs: License Verification
Look up home improvement registrations and trade licenses, such as electrical and plumbing, by business name.
newjersey.mylicense.com/verification

NJ Department of Banking and Insurance
Consumer information on homeowners and flood insurance. Consumer hotline: 1-800-446-7467.
www.nj.gov/dobi

NJ Division of Consumer Affairs: Home Improvement Contractors
State registration program for home improvement contractors, with a link to verify a contractor's registration.
www.njconsumeraffairs.gov/ocp/Pages/hic.aspx

FEMA Flood Map Service Center
Official flood hazard maps. Ask your municipality how they apply to your property.
msc.fema.gov/portal/home

Companion article: "Building a Home Addition." Find it with SJBA's homeowner resources at southjerseybusinessassociation.org.

About SJBA

Founded in 1994, the South Jersey Business Association is a structured, category-exclusive referral network for South Jersey business owners serving Camden, Gloucester, and Burlington counties. Members hold one seat per professional category and follow attendance and referral standards.

Visit SJBA to explore current professionals

Established business owner? Visit a Meeting

Planning note. This workbook is general educational planning information for South Jersey homeowners. It is not individualized legal, insurance, financial, engineering, or construction advice. Requirements vary by municipality, property, and project; qualified professionals and the relevant authorities should confirm applicable decisions. SJBA does not perform, supervise, or guarantee the work of any member or other professional. Rules change; confirm details with each source. Photos are illustrative, not SJBA members or member projects.