



ESCONDIDO DR, GREAT ROOM

A GUIDE FOR LAKE LOT OWNERS

# Things to Know When Building on Lake Conroe

Who regulates what, from the lot to the shoreline, with the source for every rule.

**SULLIVAN**  
SIGNATURE HOMES  
EST. 2001

RESEARCH CURRENT AS OF OCTOBER 20, 2026

MONTGOMERY COUNTY, TEXAS



MCDONALD RD. GREAT ROOM

BEFORE YOU BREAK GROUND

# Building on a lake lot is a different job.

Most builders find a lot and tear down. We build custom on your lot, especially Lake Conroe lake houses.

A lake lot answers to more than one set of rules. Depending on where the lot sits, the City of Conroe, Montgomery County and the San Jacinto River Authority (SJRA) can each have a say, and they do not all cover the same things.

This guide sets out what each one says on its own website and in its own documents. Every rule carries a small numbered source, listed in full on the last page. The research was gathered on October 20, 2026. Where the sources disagree or leave a gap, we say so.

This is general information, not legal advice. Rules and fees change. Confirm with the agency before you rely on any of it.

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PLACEHOLDER: PAUL TO CONFIRM OR REWRITE. DRAFT OPENING NOTE, AND THE ORDER OF THE PAGES IN THIS GUIDE

Paul Sullivan deals regularly with jurisdiction and zoning differences: City of Conroe vs. unincorporated county, SJRA septic approval, inspection differences. *We treat every home as if it were our own!*



McDonald Rd



Champions Dr



McDonald Rd

# City or county: start here.

The first question for any lake lot is which government is in charge of it. The county points owners to the Montgomery Central Appraisal District record: if a city is listed under Taxing Units, that city has jurisdiction, with the exception of The Woodlands Township.<sup>1</sup> The comparison below uses the City of Conroe as the example city.

|                                            | Inside the City of Conroe                                                                                                                                                                                                                                                | Unincorporated Montgomery County                                                                                                                                  |
|--------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>BUILDING CODES</b>                      | The city adopted the 2009 International Codes with local amendments. Where the State of Texas has adopted a newer version, the state version governs. <sup>2</sup> Its residential code is the 2012 International Residential Code as adopted by the state. <sup>2</sup> | The county does not enforce building codes for single-family homes in unincorporated areas. <sup>3</sup>                                                          |
| <b>ZONING AND CERTIFICATE OF OCCUPANCY</b> | The final Certificate of Occupancy inspection comes after every other inspection has passed, and needs the termite report and the Energy Final Report. <sup>4</sup>                                                                                                      | The county has no zoning and does not issue Certificates of Occupancy. Those are typically issued by incorporated areas or subdivision associations. <sup>3</sup> |
| <b>PERMITS</b>                             | Most all construction activities require a permit. <sup>5</sup> Applications and inspection requests go through the city's OpenGov portal. <sup>2</sup>                                                                                                                  | A county Development Permit is required for all proposed development, which includes grading, clearing and filling, not only buildings. <sup>1</sup>              |
| <b>SEPTIC</b>                              | The SJRA septic order does not apply inside the corporate limits of any municipality. <sup>6</sup> The sources gathered for this guide do not say who permits septic on a city lot. Ask the city.                                                                        | The SJRA permits septic within 2,075 feet of Lake Conroe. <sup>7</sup> Without public sewer the owner applies for a county septic permit. <sup>8</sup>            |
| <b>WHO CHECKS EXEMPTIONS</b>               | <i>Not covered in our sources.</i>                                                                                                                                                                                                                                       | The county says it is the customer's responsibility to review the exemptions and determine whether they apply. <sup>1</sup>                                       |

## The lake adds a third layer

The SJRA's Lake Conroe Division regulates and licenses activity on the lake itself, including residential docks, boat slips and bulkheads.<sup>9</sup> Page 7 covers it.

## Your subdivision may add a fourth

If your subdivision requires it, you must also have approval from the homeowner association, property owner association or architectural control committee.<sup>10</sup>



Lake Conroe Dr, boathouse and shoreline.

# Permits and floodplain.

The county permit exists to enforce floodplain management rules from the county court order and FEMA.<sup>8</sup> A permit is required for any development, in or out of the floodplain, unless an exemption is clearly outlined in the regulations.<sup>11</sup>

## What the county application asks for

- 1 **A site plan** that shows all lot boundaries, the exact location of the proposed structure, existing and proposed structures, the septic with its spray or drip field, the well, and the disturbed area.<sup>8</sup>
- 2 **A utility letter** that explicitly states water and sewer will be provided to the specific address. A letter that only says "capacity" will be rejected.<sup>8</sup>
- 3 **Proof of sewer.** Within 2,075 feet of Lake Conroe the county requires an SJRA permit as that proof. Without public sewer the owner must apply for a septic permit.<sup>8</sup>
- 4 **A separate address** for each livable structure, requested or verified at mc911.org.<sup>8</sup>
- 5 **A separate permit** for each structure or addition, meaning anything with a roof and at least one wall, or a carport.<sup>8</sup>

## Clock and money

- Start of construction is the pour of the slab or the placing of the structure.<sup>8</sup> If construction will not start within 180 days, a non-structure permit such as grading or clearing is needed first.<sup>8</sup>
- Development permits expire 180 days after entry into the system, whatever the review status. Fees are non-refundable.<sup>12</sup>
- Permit information, including the address, cannot be changed once generated. A new permit must be bought.<sup>8</sup>
- Incomplete submittals are rejected.<sup>11</sup>

## Triggers worth knowing

|                                               |                                                    |                                            |
|-----------------------------------------------|----------------------------------------------------|--------------------------------------------|
| <b>15,000</b><br>sq. ft. of disturbed<br>area | <b>500</b><br>cubic yards of fill or<br>excavation | <b>3 ft</b><br>or higher retaining<br>wall |
|-----------------------------------------------|----------------------------------------------------|--------------------------------------------|

The county lists these as the projects that need a drainage signoff from its Engineering Department, if applicable: "More than 15,000 sq. ft. of disturbed area", "500 cubic yards of fill or excavation" and "3' or higher retaining wall".<sup>8</sup> Engineering is not the permit office and cannot answer permit questions.<sup>13</sup>

|                                                                             |                                                                                               |
|-----------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| <b>100 ft</b><br>from the floodplain or floodway<br>means floodplain review | <b>+2 ft</b><br>above Base Flood Elevation in or<br>within 100 ft of the flood hazard<br>area |
|-----------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|

Floodplain review and the elevation rule are set out in the county's FAQ and application guide.<sup>1,8</sup> Outside the special flood hazard area, fences and pools are exempt, and so is fill or excavation where the affected area is less than 15,000 sq. ft. and the volume does not exceed 500 cubic yards.<sup>14</sup>



*Escondido Dr, kitchen looking out to the water.*

# The approval path.

Septic systems within 2,075 feet of Lake Conroe are regulated and permitted by the SJRA under its order of December 10, 2015.<sup>7</sup> The SJRA offers an OSSF Data Viewer to confirm whether a lot falls under it.<sup>7</sup>

**2,075** feet from the lake. Inside that line, the SJRA permits the septic system.

- 1 **Confirm jurisdiction.** Use the SJRA OSSF Data Viewer.<sup>7</sup>
- 2 **Design.** Every new system, and any existing system being modified, must be designed and submitted by a registered sanitarian or professional engineer.<sup>6,7</sup>
- 3 **Soil and site analysis,** stamped by a Registered Site Evaluator.<sup>7</sup>
- 4 **Two-year maintenance contract,** signed by both the installer and the homeowner.<sup>7</sup>
- 5 **Affidavit to the Public,** filed at the Montgomery County Clerk's office.<sup>7</sup>
- 6 **Fee.** The SJRA page lists an OSSF permit fee of \$300.00, and its rate schedule lists the construction fee as one time.<sup>7,15</sup> That rate schedule was adopted in 2010, so confirm the current amount.<sup>15</sup>
- 7 **Apply** through the SJRA Customer Portal. The SJRA says permitting can take up to 30 days.<sup>7</sup>
- 8 **Permit issued to the homeowner** if the system is approved, and the contractor can begin construction.<sup>7</sup>
- 9 **Inspection and tag.** The installer calls the SJRA for an inspection, which must be conducted with the installer on site. If acceptable, the SJRA provides a tag showing approval for operation.<sup>7</sup>

## If the lot is in the county but not near the lake

The county septic program enforces the state rules from the Texas Commission on Environmental Quality (TCEQ).<sup>16</sup> A permit and approved plan are required to construct, alter, repair, extend and operate a system.<sup>17</sup>

## The county permits go together

In unincorporated Montgomery County you cannot get a development permit and a septic permit separately. They must be pulled together.<sup>18</sup>

# The rules, and the upkeep.

Local rules can be stricter than the state minimum.<sup>17</sup> The SJRA order says its local standards control over any conflicting requirement of the state rules it adopted.<sup>6</sup>

## Rules that shape the design

- **Lot size.** Under the SJRA rules for the area within 2,075 feet of Lake Conroe, a lot with an OSSF and public water service must be at least one acre. A lot without public water must be at least one and one half acres.<sup>6</sup>
- **Floodplain.** Systems will not be installed in the regulatory floodplain. Aerobic systems may be, if the risers, chlorinator, clean-outs, inspection ports, control panels and compressors are above the base flood elevation.<sup>6</sup>
- **Sizing.** Subsurface systems are designed on the full daily usage rate, without the 20 percent reduction for water-saving devices.<sup>6</sup>
- **Timing.** The state says the permitting authority must approve or deny within 30 days of receipt.<sup>17</sup>

## Living with the system

- Systems needing secondary treatment must be inspected at least once every four calendar months, with a report filed within fourteen days.<sup>6</sup>
- Aerobic units must be maintained by a TCEQ-licensed provider under a written contract, with one exception.<sup>19</sup>
- The SJRA residential affidavit commits the owner to employ a certified maintenance provider for the entire operational life of the system.<sup>20</sup>
- The SJRA may inspect any system in its jurisdiction periodically.<sup>6</sup>
- In the county, the septic permit expires within one year of the Authorization To Construct date, and all paperwork must be signed by the property owner.<sup>18</sup>

**What we could not confirm.** The sources do not give a single current fee for ongoing maintenance, and the SJRA rate schedule is dated 2010. Ask the SJRA for current figures before you budget.



*Escondido Dr, stone and timber great room with a wall of glass to the lake.*

# Docks, bulkheads and dredging.

Owning waterfront property does not carry a right to build private structures on the lake. No person may construct, operate or maintain one without a proper permit or license.<sup>10</sup>

## Docks and boat slips

- The SJRA charges an annual fee for each structure, based on its size and location.<sup>10</sup> The posted rate is \$0.188 per square foot per year, from a schedule adopted in 2010.<sup>15</sup>
- Fees are measured at full pool level, regardless of the level of the lake.<sup>21</sup>
- The license agreement must be signed by the homeowner. Signatures by contractors and builders are not accepted.<sup>10</sup>

## Bulkheads

- No private bulkhead may be built, operated or maintained without a permit.<sup>22</sup>
- The application needs a property survey with metes and bounds by a Registered Professional Land Surveyor.<sup>22</sup>
- Construction plans must identify the proposed materials for all structures.<sup>22</sup>

## Dredging

- All dredged material must be removed from the reservoir.<sup>23</sup>
- Operations must comply with U.S. Army Corps of Engineers rules for dredging.<sup>23</sup>

## Before the first board goes up

No construction may begin without the SJRA permit, and the permit must be displayed at all times. Without it the project can be shut down.<sup>10</sup> Approval from your HOA, POA or ACC is also required if your subdivision requires it.<sup>10</sup>

## The lake level is not guaranteed

The SJRA is under no obligation to hold the reservoir at any level to make construction or use of a private structure possible.<sup>10</sup>



*Lake Conroe Dr, boathouse on pilings.*



*Lake Conroe Dr, under the boathouse, with a boat lift.*

# Who inspects, and what to confirm.

## Inside the City of Conroe

- Requests go through OpenGov, not phone or email. For next-business-day service they must be in by 4:00 PM the previous business day. Same-day requests are not permitted.<sup>2</sup>
- Inspectors do not set appointment times. Inspections run from 7:00 AM to 4:00 PM, and a reinspection fee may apply if the inspector cannot get in or finish.<sup>2</sup>
- Inspectors will not contact the applicant to obtain access information.<sup>2</sup>
- The form inspection needs a form survey on file and checks setbacks.<sup>4</sup> The default front setback is 25 feet unless platted otherwise.<sup>24</sup>
- Frame inspection comes only after electrical rough, plumbing top-out and mechanical rough pass.<sup>4</sup>
- Electrical, irrigation, mechanical and plumbing permit applicants must be state licensed and registered with the city.<sup>25</sup>

## In unincorporated Montgomery County

- There are no final inspections on the construction of homes outside the floodplain. Final inspections are still required for septic systems and fire codes.<sup>1</sup>
- A home in or within 100 feet of the special flood hazard area needs a final Elevation Certificate filed on completion.<sup>1</sup>



Champions Dr, entry hall and curved staircase.

**State law.** Texas law lets a county require inspections of new homes, but only where the county adopted an order.<sup>26</sup> Where it applies, the statute says “a minimum of three inspections must be performed” on a new home on a vacant lot.<sup>26</sup> It does not allow county zoning.<sup>26</sup> The sources gathered here do not show that Montgomery County has adopted such an order.

## Where the sources disagree, plainly stated

- **Electrical code.** The City of Conroe permit page lists the 2026 National Electrical Code.<sup>2</sup> Its Adopted Codes PDF lists the 2023 edition.<sup>27</sup> Ask the city which applies to your permit date.
- **County fire code.** The county adopted fire code excepts one- and two-family dwellings.<sup>28</sup> The Fire Marshal page says a fire code review is required for any structure over 500 square feet.<sup>29</sup> The county letter ties its updated fire code enforcement to relevant commercial structures.<sup>3</sup> Ask the Fire Marshal about your plan.
- **SJRA phone number.** The septic page lists 936-588-3111.<sup>7</sup> A rate schedule PDF header lists 936.588.1111.<sup>15</sup> Confirm on sjra.net.
- **Payment.** An older city permit page says the permit fee may be paid online using the PayStar portal.<sup>30</sup> The current page directs everything through OpenGov, and the fee schedule was updated November 13, 2025.<sup>2</sup>

# A checklist for your lake lot.

Ten questions to answer before you commit to a plan, a builder or a closing date. Each points back to the rule behind it.

- ☐ **Is the lot inside a city?** Check the Taxing Units on the appraisal district record.<sup>1</sup>
- ☐ **Is any of it within 2,075 feet of the lake?** Use the SJRA OSSF Data Viewer.<sup>7</sup>
- ☐ **Is public sewer available?** If not, a septic permit is part of the plan.<sup>8</sup>
- ☐ **Is the lot big enough for a system?** Under SJRA lake rules: one acre with public water, one and a half without.<sup>6</sup>
- ☐ **Is any of it within 100 feet of the floodplain?** It triggers floodplain review and a higher floor.<sup>1,8</sup>
- ☐ **Do you have a utility letter?** It must explicitly confirm water and sewer service to the address.<sup>8</sup>
- ☐ **Does the plan include a dock, slip or bulkhead?** The license is yours to sign, not the builder's.<sup>10</sup>
- ☐ **Does your subdivision require HOA or ACC approval?** The SJRA license process requires it if your subdivision does.<sup>10</sup>
- ☐ **Who will hold the septic maintenance contract?** SJRA affidavit: you commit to a certified provider for the system's life.<sup>20</sup>
- ☐ **Who requests inspections, and how will inspectors get access?**<sup>2</sup>

## Time limits to put on the calendar

SJRA septic permitting can take up to 30 days.<sup>7</sup> A county development permit expires 180 days after it enters the system.<sup>12</sup>

## Fees are real

County permit fees are non-refundable, no exceptions.<sup>12</sup> The SJRA charges an annual fee for each lakefront structure.<sup>10</sup>

PLACEHOLDER: PAUL TO CONFIRM OR REWRITE. DRAFT CLOSING NOTE AND THE TEN QUESTIONS

Building a new home is one of the largest endeavors many people will undertake in their lifetime. Sullivan Signature Homes passion for detail ensures your home will be the home you have always dreamed of!



## Are you interested in an appointment?

Contact us for an appointment. During construction, you will deal directly with Paul Sullivan and his team, giving you fast, accurate information about our progress.

## SOURCES

# Where every rule comes from.

Each number in the guide points here. All pages were read on October 20, 2026. A city, county or river authority page can change without notice.

- 1 Frequently Asked Questions - Montgomery County Permit Department  
[https://www.mctx.org/departments/departments\\_d-\\_f/environmental\\_health/permitting/faq.php](https://www.mctx.org/departments/departments_d-_f/environmental_health/permitting/faq.php)
- 2 Permit & Inspection Information - City of Conroe  
[https://www.cityofconroe.org/services/building\\_inspections\\_permits/permits.1.php](https://www.cityofconroe.org/services/building_inspections_permits/permits.1.php)
- 3 Re: Building Codes/Fire Codes/Zoning in Unincorporated Areas of Montgomery County (Permit Department letter, revised May 14, 2025)  
<https://www.mctx.org/CODES%20&%20ZONING.pdf>
- 4 Residential Building Permit Inspections: Order of Occurrence (City of Conroe)  
<https://www.cityofconroe.org/Documents/Services/Building%20Inspection s%20Permits/Residential%20Building%20Permit%20Inspections%20-%20Order%20of%20Occurrence.pdf>
- 5 FAQs - City of Conroe Building Inspections and Permits  
[https://www.cityofconroe.org/services/building\\_inspections\\_permits/faqs.php](https://www.cityofconroe.org/services/building_inspections_permits/faqs.php)
- 6 Order Adopting Rules for On-Site Sewage Facilities Within 2,075 Feet of Lake Conroe, Texas (SJRA Board, December 10, 2015)  
[https://www.sjra.net/wp-content/uploads/2015/01/Order-Adopting-Rules-for-On-Site-Sewage-Facilities-Within-2075-feet-of-Lake-Conroe-Texas\\_121015.pdf](https://www.sjra.net/wp-content/uploads/2015/01/Order-Adopting-Rules-for-On-Site-Sewage-Facilities-Within-2075-feet-of-Lake-Conroe-Texas_121015.pdf)
- 7 Permitting My On Site Septic Facility - San Jacinto River Authority  
<https://www.sjra.net/lakeconroe/licensing-permitting/permitting-my-on-site-septic-facility/>
- 8 SINGLE FAMILY HOME - Montgomery County Permit Department  
[https://www.mctx.org/departments/departments\\_d-\\_f/environmental\\_health/permitting/single\\_family\\_home.php](https://www.mctx.org/departments/departments_d-_f/environmental_health/permitting/single_family_home.php)
- 9 Licensing and Permitting - San Jacinto River Authority  
<https://www.sjra.net/lakeconroe/licensing-permitting/>
- 10 Licensing My Residential Structure - San Jacinto River Authority  
<https://www.sjra.net/lakeconroe/licensing-permitting/licensing-my-residential-structure/>
- 11 Permitting - Montgomery County  
[https://www.mctx.org/departments/departments\\_d-\\_f/environmental\\_health/permitting/index.php](https://www.mctx.org/departments/departments_d-_f/environmental_health/permitting/index.php)
- 12 RESIDENTIAL PERMITTING - Montgomery County Permit Department  
[https://www.mctx.org/departments/departments\\_d-\\_f/environmental\\_health/permitting/residential.php](https://www.mctx.org/departments/departments_d-_f/environmental_health/permitting/residential.php)
- 13 Engineering - Montgomery County  
[https://www.mctx.org/departments/departments\\_d-\\_f/engineering/index.php](https://www.mctx.org/departments/departments_d-_f/engineering/index.php)
- 14 Section D. Exemptions from Development Permits (Montgomery County, 10.1.25)  
<https://www.mctx.org/Exemptions%2010.1.25.pdf>
- 15 Rate Schedule for Fees Related to the Lake Conroe Reservoir (SJRA Lake Conroe Division)  
<https://www.sjra.net/wp-content/uploads/2015/03/Rate-Schedule-for-Fees-Related-to-the-Lake-Conroe-Reservoir.pdf>
- 16 On-Site Sewage Facilities - Montgomery County Environmental Health  
[https://www.mctx.org/departments/departments\\_d-\\_f/environmental\\_health/on-site\\_sewer\\_facility.php](https://www.mctx.org/departments/departments_d-_f/environmental_health/on-site_sewer_facility.php)
- 17 Getting a Permit for an OSSF - Such as a Septic System - TCEQ  
<https://www.tceq.texas.gov/permitting/ossf/ossfpermits.html>
- 18 SEPTIC PERMIT - RESIDENTIAL - Montgomery County Permit Department  
[https://www.mctx.org/departments/departments\\_d-\\_f/environmental\\_health/permitting/septic\\_\(residential\).php](https://www.mctx.org/departments/departments_d-_f/environmental_health/permitting/septic_(residential).php)
- 19 Maintaining My On-Site Sewage Facility - San Jacinto River Authority  
<https://www.sjra.net/lakeconroe/licensing-permitting/maintaining-my-ossf/>
- 20 Affidavit to the Public, Residential (SJRA, revised December 22, 2025)  
<https://www.sjra.net/wp-content/uploads/2026/03/Residential-Affidavit-to-the-Public-2025.pdf>
- 21 How to Measure my Structure (SJRA Lake Conroe Division)  
<https://www.sjra.net/wp-content/uploads/2015/03/How-to-Measure-my-Residential-Structure.pdf>
- 22 Permitting My Bulkhead - San Jacinto River Authority  
<https://www.sjra.net/lakeconroe/licensing-permitting/permitting-my-bulkhead/>
- 23 Permitting My Dredging Project - San Jacinto River Authority  
<https://www.sjra.net/lakeconroe/licensing-permitting/permitting-my-dredging-project/>
- 24 Residential New Construction Inspection Checklists and Information (City of Conroe, updated 10.15.26)  
<https://www.cityofconroe.org/Documents/Services/Building%20Inspection s%20Permits/Permits/New%20Residential%20Construction%20Inspection%20Checklist%20Updated%2010.15.26.pdf>
- 25 Contractor Registration - City of Conroe  
[https://www.cityofconroe.org/services/building\\_inspections\\_permits/contractor\\_registration.php](https://www.cityofconroe.org/services/building_inspections_permits/contractor_registration.php)
- 26 Texas Local Government Code Chapter 233 (Texas Legislative Council)  
<https://tcss.legis.texas.gov/resources/LG/htm/LG.233.htm>
- 27 City of Conroe Adopted Codes (PDF)  
<https://www.cityofconroe.org/Documents/Services/Building%20Inspection s%20Permits/Permits/AdoptedCodes.pdf>
- 28 Montgomery County Fire Code (Adopted 2024 IFC, Exhibit A Amendments)  
<https://www.mctx.org/Montgomery%20County%20Adopted%202024%20IFC.pdf>
- 29 Fire Marshal - Montgomery County  
[https://www.mctx.org/departments/departments\\_d-\\_f/fire\\_marshall/index.php](https://www.mctx.org/departments/departments_d-_f/fire_marshall/index.php)
- 30 PERMIT APPLICATIONS & INFORMATION - City of Conroe  
[https://www.cityofconroe.org/services/building\\_inspections\\_permits/permits.php](https://www.cityofconroe.org/services/building_inspections_permits/permits.php)

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