

What every file checks

Every Factum file runs the same checks against the public record for the address. Each comes back Clear, Flag, or Not settled — and the file says which record answered it.

All kinds · Register as of 2026-10-17 · 350 rows

Id	Check	What it does to the job	The record that answers it	Label
A — Water and flood				
A1	FEMA flood zone (X, AE, AO, AH, A, V, VE)	Cost: elevation, flood vents, engineered foundation; Stop	FEMA NFHL MapServer, parcel point-in-polygon, panel and effective date	PR
A2	Base flood elevation vs. finished-floor target	Cost: fill or pier height; Change order when survey	NFHL BFE lines + USGS 3DEP elevation at the parcel	PR/M
A3	Regulatory floodway	Stop: no net rise, often no building	NFHL floodway layer	PR
A4	500-year (0.2 %) zone	Cost: lender or city may require elevation anyway	NFHL zone X-shaded	PR
A5	Local floodplain stricter than FEMA (Austin Atlas 14, Harris County 500-yr rule)	Cost, Time: local permit review	City floodplain layer where published (Austin, Houston)	PR/A/B
A6	Coastal V / VE zone	Cost: piles, breakaway walls, wind-flood load	NFHL	PR
A7	Coastal Barrier Resources System unit	Stop: no NFIP, lenders refuse	USFWS CBRS layer	PR
A8	Storm-surge zone (Cat 1–5)	Cost: insurance, elevation	NOAA SLOSH / state surge layers (TX GLO)	PR
A9	Levee-protected area and levee accreditation	Cost: residual-risk insurance; Time: mapping changes	NFHL levee layer, USACE NLD	PR
A10	Dam inundation / Emergency Action Plan zone	Cost: insurance; some cities restrict	USACE NID, state dam safety maps	PR/A/B
A11	Repetitive-loss / NFIP claim history at the address	Cost: insurance, buyer discount	FEMA OpenFEMA claims by ZIP (address-level only via owner)	PR (ZIP)/NS (PARCEL)
A12	Stormwater detention required on site	Cost: pond or vault; Time: drainage review	City drainage criteria manual threshold (impervious added)	PR
A13	Impervious-cover cap	Change order: footprint cut at plan check	Zoning / watershed ordinance (Austin SOS)	PR/A/B
A14	Wetlands on or adjacent (NWI)	Stop or Time: Corps delineation and 404 permit	USFWS National Wetlands Inventory layer	PR
A15	Waters of the US / stream on parcel	Time: 404/401 permits, buffers	NWI + USGS NHD flowlines	PR
A16	Stream or creek setback / critical water quality zone	Change order: buildable area shrinks	City CWQZ / riparian buffer layers	PR/A/B
A17	Groundwater table depth	Cost: dewatering, waterproofing; Change order	USGS NWIS wells within 1 mi; soil survey water-table depth	PR/M
A18	Sea-level rise / tidal flooding trend	Cost: insurance horizon; lender scrutiny	NOAA sea-level trends, NOAA high-tide flooding	PR
A19	Erosion hazard (coastal or riverine)	Stop: setback lines (TX GLO beach access)	State erosion-rate maps	PR
A20	Drainage complaints / flooding history in the block	Time: neighbour objections, city conditions	311 / service-request open data where published	PR
B — Ground, soils and contamination				
B1	Expansive clay (shrink-swell, plasticity index)	Cost: post-tensioned or pier-and-beam slab,	USDA NRCS Soil Data Access: linear extensibility, PI	PR
B2	Bearing capacity class	Cost: footing size; Change order	NRCS engineering properties	PR/M
B3	Depth to bedrock	Cost: rock excavation, blasting permits; Change	NRCS depth-to-restrictive-layer; USGS geology	PR
B4	Rock hardness / rippability	Change order: unit-price rock clause	USGS geologic map unit	PR/M

Id	Check	What it does to the job	The record that answers it	Label
B5	Karst / sinkhole susceptibility	Stop or Cost: geotech, grouting; Edwards zone	USGS karst map; TX Edwards Aquifer recharge zone	PR/A/B
B6	Subsidence (groundwater withdrawal, mining, oil)	Cost: foundation design; insurance	USGS subsidence areas; Harris-Galveston Subsidence District; state mine maps	PR
B7	Landslide susceptibility	Stop or Cost: slope stability engineering	USGS landslide inventory; state geologic survey	PR
B8	Slope of the parcel (%)	Cost: cut/fill, retaining walls, stepped foundations	USGS 3DEP DEM across the parcel	PR/M
B9	Cut and fill volume for the footprint	Cost: haul-off or import; Change order	DEM + footprint (Modeled)	M
B10	Undocumented fill on site	Change order: remove and recompact	Historic aerials / topo change; NS without geotech	
B11	Liquefaction zone	Cost: deep foundations	State seismic hazard zone maps (CA CGS); USGS	PR/A/B
B12	Corrosive soils (sulfates, chlorides, resistivity)	Cost: sulfate-resistant cement, coated steel	NRCS corrosion risk (concrete, steel)	PR
B13	Frost depth	Cost: footing depth	State / county frost-line table (IRC Table R301.2)	PR
B14	Radon zone	Cost: passive radon system where code requires	EPA radon zone by county	PR
B15	Superfund / NPL site within 1 mi	Cost: Phase I/II; lender scrutiny	EPA Envirofacts / FRS	PR
B16	Brownfield, RCRA, or state VCP site on or adjacent	Time: environmental covenants; Cost: vapour	EPA FRS; TCEQ Central Registry	PR
B17	Leaking underground storage tank within 500 ft	Cost: Phase II; Change order if soils are impacted	State LUST / PST registries (TCEQ PST)	PR
B18	Dry cleaner history on or adjacent (solvent plume)	Cost: vapour mitigation; Stop on remediation list	TCEQ Dry Cleaner Remediation Program list (already read)	PR
B19	Former landfill or dump	Stop: methane, settlement	State MSW registry; historic topo	PR/A/B
B20	Oil or gas well on or within 500 ft (plugged or active)	Cost: setbacks, plugging verification; Stop if	TX RRC well layer; state equivalents	PR
B21	Abandoned mine or quarry void	Stop or Cost: grouting	USGS MRDS; state abandoned-mine lands	PR
B22	Agricultural history (pesticide, arsenic)	Cost: Phase I; soil sampling	Historic aerials / land use; NS without sampling	
C — Loads and climate				
C1	Seismic design category (A–F)	Cost: lateral system, anchorage	USGS seismic design web service (ASCE 7 values by lat/lon)	PR
C2	Active fault zone (Alquist-Priolo or state equivalent)	Stop: setback from trace; Time: fault study	CA CGS zones; USGS Quaternary faults	PR
C3	Design wind speed (ASCE 7 risk category II)	Cost: roof tie-downs, glazing	ASCE 7 hazard values via USGS/ATC service; county tables	PR/A/B
C4	Hurricane-prone region / windborne-debris region	Cost: impact glazing or shutters	IBC/IRC map by distance from coast and wind speed	PR
C5	Texas windstorm (TWIA) designated catastrophe area	Cost: WPI-8 inspections, certified construction;	TDI TWIA designated area list by county/city	PR
C6	Tornado frequency (county, 20-yr)	Cost: safe room option, insurance	NOAA Storm Events database	PR
C7	Hail frequency and size (county)	Cost: Class 4 roofing credit, insurance	NOAA Storm Events; NCEI hail	PR
C8	Ground snow load	Cost: roof framing	ASCE 7 snow by lat/lon; state tables	PR/A/B
C9	Ice load / freezing rain region	Cost: overhead lines, roofs	ASCE 7 ice map	PR
C10	Design rain intensity (NOAA Atlas 14)	Cost: drainage sizing, detention	NOAA Atlas 14 point precipitation	PR
C11	Heat days > 100 °F per year	Time: lost productivity, OSHA heat rules; Cost:	NOAA NCEI normals (already read)	PR
C12	Freeze days	Time: concrete curing windows	NOAA normals (already read)	PR

Id	Check	What it does to the job	The record that answers it	Label
C13	Rain days by month and the build window	Time: weather days (already modeled)	NOAA normals	PR/M
C14	Lightning density	Cost: protection system on tall or exposed structures	NOAA / Vaisala county density	PR
C15	Wildfire hazard severity zone / WUI	Cost: Chapter 7A ignition-resistant assemblies,	CAL FIRE FHSZ; USFS Wildfire Risk to Communities; TX A&M wildfire risk	PR
C16	Wildfire history within 5 mi (10 yr)	Cost: insurance; lender	NIFC fire perimeters	PR
C17	Smoke-season work stoppage days	Time	EPA AirNow history by county	PR
C18	Drought stage / water restrictions	Time: landscaping, dust control water	State water board drought monitor; city stage	PR
C19	Hurricane-season moratoria (coastal crane, roofing)	Time: June–November windows	City/county ordinances where published	PR
C20	Climate zone (IECC)	Cost: insulation, glazing U-values	IECC climate zone by county	PR
C21	Extreme-precipitation trend (Atlas 14 vs. older design)	Change order: drainage resized at review	NOAA Atlas 14 revisions by state	PR
C22	Solar resource (for solar mandate or payback)	Cost: PV sizing (already modeled via PVWatts)	NREL PVWatts	PR/M

D — Access and logistics

D1	Legal access: frontage on a public street or recorded access easement	Stop: landlocked parcels need an easement	Parcel polygon vs. road centerlines; county deed index	PR/NS
D2	Driveway on a state highway (TxDOT / Caltrans access permit)	Time: 60–120 days; Cost: turn lane	Road ownership layer (TxDOT roadways)	PR
D3	Road width and truck access (concrete trucks, 45-ft trailers)	Cost: pump truck, smaller loads	Road class / width from city GIS; Street View read	PR/M/A/C
D4	Posted weight limits and bridges on the route	Cost: split loads	State bridge inventory (NBI) on the approach	PR
D5	Low overhead clearance on the route	Cost: route change for modular / steel	NBI vertical clearance	PR
D6	Overhead power lines over the lot (OSHA 10-ft rule)	Cost: line cover-up or de-energise, crane limits	Street View read; utility layer	M
D7	Distance to nearest ready-mix plant	Cost: delivery surcharge; Time: 90-minute slump limit	Plant locations (NRMCA/state registry) + drive time	PR/M
D8	Haul distance to landfill or C&D recycler	Cost: disposal	State MSW facility registry + drive time	PR/M
D9	Crane setup and swing room	Cost: tower vs. mobile; street closure	Parcel size + Street View (Modeled)	M
D10	On-site staging and laydown area	Cost: off-site storage, just-in-time deliveries	Parcel area minus footprint	M
D11	Street or sidewalk closure permit needed	Cost, Time: ROW permits, flaggers	City ROW permit rules; lot frontage	PR
D12	Noise ordinance and permitted work hours	Time: shorter days, no Sunday	City code (published); school/hospital proximity	PR
D13	School or hospital within 500 ft	Time: hour limits, haul restrictions	OSM/HIFLD schools and hospitals	PR
D14	Zero-lot or shared-wall neighbour	Cost: shoring, underpinning, party-wall agreements	Parcel adjacency and building footprints	PR/M
D15	Protected tree canopy over the work area	Cost: arborist, fencing, root-zone restrictions	City tree layer where published; aerial read	PR/M/A/C
D16	Steep driveway grade (> 12 %)	Cost: regrading; delivery limits	DEM along the drive	M
D17	Remote site (> 45 min from a town of 10,000)	Cost: mobilisation, per diem	Census places + drive time	PR/M
D18	Island, ferry or seasonal road	Cost, Time	Road network / ferry routes	PR
D19	Snow-season access closure	Time	State DOT seasonal closures	PR
D20	Parking for crews (urban)	Cost: permits, shuttles	City parking rules; density	M

E — Utilities and connections

E1	Public water available at the lot line	Stop or Cost: main extension, well	Utility service-area layers (TWDB, city GIS)	PR
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Id	Check	What it does to the job	The record that answers it	Label
E2	Water meter size and upsizing fee	Cost: meter and impact fee	Utility fee schedule (Austin Water already read)	PR/A/B
E3	Fire-flow at the nearest hydrant	Cost: sprinklers or tank; Stop for larger buildings	Hydrant layer + flow test records where published	PR/NS
E4	Distance to nearest hydrant	Cost: new hydrant if > 500 ft (IFC)	City hydrant GIS	PR
E5	Sanitary sewer available	Cost: extension or septic	Utility layers	PR
E6	Sewer capacity / moratorium or wet-weather restriction	Stop or Time	Utility notices; capacity letters (NS without request)	PR/NS
E7	Septic required: soil percolation and lot size	Cost: aerobic system; Stop on clay or small lots	NRCS septic suitability; county OSSF rules	PR/A/B
E8	Lift station needed (grade below sewer)	Cost, maintenance	DEM vs. sewer invert (M)	M
E9	Natural gas service in the street	Cost: all-electric design or propane	Utility service map where published	PR/NS
E10	Electric service capacity and transformer lead time	Time: 6–18 months for new transformers (2024–26)	Utility published lead times; national shortage data	PR/M
E11	Overhead-to-underground service conversion required	Cost	City undergrounding ordinance	PR
E12	Utility easements crossing the buildable area	Change order: footprint moved	Recorded plat (county) / utility GIS	PR/NS
E13	Utility relocation (pole, pedestal, main) in the way	Cost, Time: utility scheduling	Street View read; utility GIS	M
E14	Impact fees by utility (water, wastewater, roadway, parks)	Cost	City impact-fee schedule	PR
E15	Stormwater connection or on-site discharge rules	Cost	Drainage criteria manual	PR
E16	Backflow prevention requirement	Cost	Utility rules	PR
E17	Fibre / telecom availability	Cost for commercial; tenant demand	FCC broadband map	PR
E18	Solar interconnection queue and limits	Time: months; Cost: export caps	Utility interconnection rules; PUC data	PR
E19	EV-ready or EV-capable code requirement	Cost	Local energy/green code	PR
E20	Well permit and groundwater district rules	Time, Cost	State groundwater conservation district	PR
E21	Water rights or allocation (western states)	Stop	State water rights database	PR/A/B
E22	Utility shutdown windows for tie-ins (occupied buildings)	Time	NS without the utility's schedule	

F — Zoning, overlays and private restrictions

F1	Zoning district permits the use by right	Stop or Time: rezoning 6–12 months	City zoning GIS (Austin already read)	PR
F2	Conditional-use or special-use permit needed	Time: hearings 3–6 months	Zoning code use table	PR/B/C
F3	Variance likely needed (setback, height, lot size)	Time, risk of denial	Zoning dimensions vs. assumed scope (M)	PR/M
F4	Front, side, rear setbacks	Change order: footprint	Zoning code by district	PR/A/B
F5	Height limit and stories	Change order	Zoning code	PR/A/B
F6	Lot coverage / FAR cap	Change order	Zoning code	PR/A/B
F7	Impervious cover cap (watershed)	Change order	Watershed ordinance	PR/A/B
F8	Minimum lot size and width	Stop for subdivision	Zoning code vs. parcel	PR
F9	Parking minimum or maximum	Cost: structured parking; Change order	Zoning code (Austin removed minimums 2023)	PR
F10	Density cap (units/acre)	Stop or scope cut	Zoning code	PR
F11	ADU rules (size, height, owner-occupancy, parking)	Stop or Change order	State statute + local ordinance (Part 17 matrix)	PR
F12	Short-term rental restrictions (if the pro forma assumes it)	Cost: revenue	City STR ordinance	PR
F13	Historic district or landmark designation	Time: commission review; Cost: materials	NRHP; local landmark layers	PR
F14	Design review / architectural review board	Time: 1–3 months	Overlay layer; city code	PR/A/B
F15	HOA / CC&Rs / deed restrictions	Stop or Change order: materials, height, ADU bans	County deed index (NS by API); HOA layer where published	NS/PR
F16	PUD or planned-development conditions	Change order	PUD ordinance	PR

Id	Check	What it does to the job	The record that answers it	Label
F17	Platting or re-subdivision required	Time: 3–9 months	Plat status in county/city GIS	PR
F18	Legal lot of record	Stop	Plat records	PR/NS
F19	Non-conforming use or structure	Change order: loss of grandfathering on rebuild >	Zoning code; assessor year built	PR/B/C
F20	Building or utility moratorium in force	Stop	City notices	PR
F21	ETJ or annexation status (county vs. city rules)	Time: dual review	City limits + ETJ layers	PR
F22	Inclusionary / affordable set-aside triggers	Cost	City ordinance by unit count	PR
F23	Tree preservation ordinance (protected diameters, mitigation fees)	Cost, Change order	City code; tree survey required	PR
F24	Airport overlay (height, noise contours, FAA 7460)	Time: FAA 45 days; Cost: sound attenuation	FAA airports + Part 77 surfaces; noise contours	PR
F25	Dark-sky, sign, and fence codes	Cost, Change order	City code	PR
F26	Corridor / transit-oriented overlay incentives or rules	Cost or benefit	Overlay layers	PR

G — Permits, reviews and agency approvals

G1	Permit turnaround, median and p90 for this kind	Time (already in section 03)	City permit dataset (Socrata)	PR
G2	Plan-check cycles typical (comments rounds)	Time: 2–4 weeks per round	Permit dataset where review dates exist	PR/M
G3	Expedited or third-party review available	Time saved; Cost	City programme pages	PR
G4	Fire marshal review required (sprinklers, access, hydrants)	Time, Cost	Occupancy and size thresholds in fire code	PR
G5	Health department review (food service, pools)	Time: 2–6 weeks	Kind of use	PR
G6	Accessibility review (TX TAS for projects > \$50,000; CA CASp)	Time, Cost: registered accessibility specialist	TDLR rules	PR
G7	Energy-code compliance path (IECC, Title 24)	Cost: modelling, HERS/Title 24 reports	State adopted code	PR
G8	Asbestos survey before demolition or renovation (TX law for public/commercial; EPA NESHAP)	Time: 1–3 weeks; Cost: abatement	TDSHS rules; building age	PR
G9	Lead-based paint (pre-1978) RRP rules	Cost	Assessor year built	PR
G10	Demolition permit and notification	Time: 10-day NESHAP notice	City rules	PR
G11	NPDES / TPDES stormwater permit (>= 1 acre disturbed)	Time: SWPPP; Cost: controls	Disturbed area (M) vs. 1-acre rule	PR/M
G12	Corps of Engineers Section 404 / state 401	Time: 6–18 months	NWI / NHD hit (A14–A15)	PR
G13	State highway driveway or utility permit	Time	D2	PR
G14	Railroad crossing or right-of-way agreement	Time: months	FRA rail lines within 100 ft	PR
G15	FAA Form 7460 (height near airport)	Time: 45–90 days	F24	PR
G16	Coastal commission / GLO beachfront permit	Time: months	Coastal zone layers	PR
G17	Section 106 / SHPO review if federal money or permit	Time	Funding source (DP) + NRHP	PR/DP
G18	Tribal consultation / cultural resources survey	Time	THC/SHPO high-probability areas	PR
G19	Environmental review (CEQA / NEPA / state)	Time: 6–24 months	Kind, size, funding	PR
G20	School district and park fees	Cost	District fee schedules	PR
G21	Dewatering discharge permit	Time, Cost	A17 water table	PR/M
G22	Elevator permit and state inspection	Time	Stories/kind	PR
G23	Certificate-of-occupancy prerequisites (fire, health, utilities)	Time: 2–6 weeks	City CO checklist	PR
G24	Inspection scheduling lead time	Time: days per inspection × count	Permit dataset inspection records	PR/M
G25	Re-inspection rate for this kind in this city	Time, Cost	Permit dataset	PR
G26	Permit fee schedule (valuation-based)	Cost (already in Hidden cost)	City fee schedule	PR/A/B

H — Existing building and site conditions

H1	Year built (asbestos era < 1981, lead < 1978, knob-and-tube < 1950)	Cost: abatement; Time: surveys	Assessor record	PR
H2	Structural system and condition class	Cost: unknown behind walls	Assessor (construction class); NS without inspection	PR/NS

Id	Check	What it does to the job	The record that answers it	Label
H3	Prior additions and whether permitted	Change order: bring to code; Stop on unpermitted work	Permit history vs. assessor square footage	PR
H4	Open permits or code violations on the parcel	Stop: must close first	City permit / code enforcement datasets	PR
H5	Recorded liens or notices	Stop: title	County records (NS by API)	
H6	Historic designation of the structure	Time, Cost	NRHP / local landmark	PR
H7	Occupied during construction (phasing)	Time: 20–40 % longer; Cost	Declared on intake (DP)	DP
H8	Party walls or shared structure	Cost: agreements, shoring	Footprint adjacency	PR/M
H9	Shared utilities with a neighbour	Cost: separation	NS without survey	
H10	Underground storage tank (heating oil, former station)	Cost: removal	State PST registry; historic use	PR
H11	Prior fire, flood, or storm damage claims	Cost: hidden damage	NFIP claims (ZIP); NS at parcel	PR/NS
H12	Foundation type and known movement	Cost: repair before build	Assessor foundation field; NS	PR/NS
H13	Roof age and type	Cost (rebuild/addition tie-ins)	Permit history (roof permits)	PR
H14	Electrical panel type (FPE, Zinsco, aluminium branch wiring)	Cost: replacement	NS without inspection; era inference (M)	NS/M
H15	Plumbing material (galvanised, polybutylene, cast iron)	Cost: repipe	Era inference (M)	M
H16	Septic system age and permit	Cost: replacement	County OSSF permits	PR/A/B
H17	Well age and water quality	Cost	State well reports	PR
H18	Termite / wood-destroying insect zone	Cost: treatment, borate	IRC termite infestation probability map	PR
H19	Mould or moisture history	Cost	NS	
H20	Grandfathered systems that lose status on major alteration (sprinklers, egress)	Change order	Code alteration thresholds (Chapter 34 / IEBC)	PR
H21	Existing drainage failures / negative grading	Cost	Street View / aerial read (M)	M
H22	Encroachments over the lot line (fences, eaves, driveways)	Stop or Cost: survey, agreements	Aerial / parcel overlay (M); NS without survey	M/NS
H23	Easements across the structure footprint	Stop	Plat (NS by API)	
H24	Prior permits denied or withdrawn at this address	Time: history repeats	Permit dataset	PR

I — Design and scope risk

I1	No geotechnical report yet	Change order: foundation redesign (the most common)	Declared on intake; files read	DP
I2	No boundary / topographic survey yet	Change order: setbacks, grading	DP	DP
I3	Drawings incomplete (no MEP, no structural)	Cost: allowances, bid spread	Files read: sheet index (M)	M
I4	Allowances as share of contract	Change order exposure	Bid or estimate lines read	DP/M
I5	Owner-furnished items	Time: coordination	DP	DP
I6	Long-lead items in scope (switchgear, elevators, custom glazing, transformers)	Time: 20–60 weeks	Scope read (M) + lead-time table	M
I7	Structural steel or long clear spans	Cost, lead time	Scope	M
I8	Basement or below-grade work	Cost: waterproofing, dewatering; A17	Scope	M
I9	Retaining walls over 4 ft (engineered, permitted)	Cost, Time	DEM + footprint (B8)	M
I10	Slope over 15 % under the footprint	Cost: stepped foundations, hillside rules	DEM	PR/M
I11	Cantilevers, curtain wall, atria, unusual geometry	Cost, engineering	Scope / renderings	M
I12	Pool or spa	Cost, barrier code, separate permit	Scope	DP
I13	Fire sprinklers required (NFPA 13D for new homes in some cities; commercial thresholds)	Cost: \$3–6/sf	Local amendment table	PR
I14	Solar-ready or solar mandate (CA Title 24, some cities)	Cost	State / city code	PR
I15	ADA / accessibility scope (commercial, multifamily FHA)	Cost	Kind and unit count	PR
I16	Acoustic requirements (airport, highway, rail)	Cost: STC assemblies	F24, O3	PR
I17	Green-building or LEED mandate (city-owned, incentives)	Cost 1–4 %	City programme	PR
I18	Concrete / ICF / mass timber / SIPs system	Cost, lead time, crew availability	Scope	M

Id	Check	What it does to the job	The record that answers it	Label
I19	Modular or prefab transport (route, crane)	Cost: D4–D5	Scope	M
I20	Custom or imported finishes	Lead time, tariffs	Scope	M
I21	Elevator or lift	Cost, lead 30–52 weeks, permits	Stories / scope	M
I22	Generator, battery, or microgrid	Cost, interconnection	Scope	M
I23	Scope-to-budget mismatch (stated budget vs. modeled total)	Change order pressure	DP budget vs. total	M
I24	Value-engineering candidates	Cost down	Line items (M)	M
I25	Specification conflicts between sheets	Change order	Files read (M)	M
I26	Phasing or early packages (foundation permit before full set)	Time saved; Cost of rework	Scope	M

J — Labor and market

J1	Construction wage rates (already in the cost model)	Cost	BLS OEWS by MSA	PR
J2	Construction unemployment / labour tightness in the MSA	Cost: overtime; Time	BLS LAUS / CES construction employment trend	PR
J3	Prevailing wage or Davis-Bacon applies (public money)	Cost 10–30 % on labour	Funding source (DP) + WDOL rates	DP/PR
J4	Union market share for the trade	Cost	BLS union membership by state	PR
J5	Mega-projects within 50 mi drawing crews (fabs, plants, data centres)	Cost, Time	Public announcements / permits > \$500M in corpus	PR/A/C
J6	Subcontractor depth for specialty trades (elevator, curtain wall)	Time	Licensing board counts by county	PR/A/B
J7	Contractor licence and insurance verification (where a bidder is named)	Stop	State licensing board (TDLR, CSLB)	PR
J8	Bonding capacity vs. contract size	Stop	Surety letter (DP)	DP/NS
J9	Seasonality: regional construction employment by month	Time	BLS CES seasonal pattern	PR
J10	Holiday and weather windows in the schedule	Time	Calendar + C11–C13	M
J11	Per-diem and lodging for remote sites	Cost	GSA per-diem rates + D17	PR/M
J12	Overtime assumptions in the bid	Cost	Bid read	DP
J13	Immigration-enforcement disruption risk (regional reports)	Time	News corpus (C)	M
J14	Trade-school and apprenticeship pipeline (long builds)	Time	DOL apprenticeship data	PR
J15	Local hire or MWBE requirements (public)	Cost, Time	Agency rules (DP)	DP/PR
J16	Competing bids on the same letting (crowding)	Cost	Letting records (already in corpus)	PR

K — Materials and supply

K1	Lumber price index trend (12-month)	Cost	BLS PPI WPU081	PR
K2	Steel mill products index	Cost	BLS PPI WPU1017	PR
K3	Ready-mix concrete index and regional cement supply	Cost	BLS PPI WPU1332; USGS cement reports	PR
K4	Gypsum, insulation, roofing indices	Cost	BLS PPI series	PR
K5	Copper and wire	Cost, theft risk	BLS PPI; LME	PR
K6	Switchgear and transformer lead times	Time: 30–80 weeks	Utility and industry notices (B table)	PR/M
K7	HVAC refrigerant transition (A2L, 2025+) equipment availability	Cost, lead	EPA AIM rule dates	PR
K8	Windows and curtain wall lead times	Time: 12–30 weeks	Industry table	M
K9	Tariffs on steel, aluminium, lumber, cabinets in force	Cost	USITC / CBP notices	PR
K10	Freight and fuel surcharge trend	Cost	EIA diesel; Cass freight index	PR
K11	Distance to ready-mix and asphalt plants (D7)	Cost	Registries	PR/M
K12	Aggregate and sand availability (regional shortages)	Cost	USGS minerals; state quarry registry	PR
K13	Material theft risk (site crime, O1)	Cost: security, insurance	Crime data	PR
K14	Laydown and secure storage (D10)	Cost	Parcel area	M
K15	Escalation clause in the contract	Change order mechanism	Bid read	DP
K16	Allowance adequacy vs. local price (finishes)	Change order	Allowances vs. corpus prices	M
K17	Substitution clauses and approved equals	Change order	Spec read	DP/M

Id	Check	What it does to the job	The record that answers it	Label
K18	Local sourcing requirements (Buy America for public)	Cost, Time	Funding (DP)	DP/PR
K19	Hazardous-material disposal rates (asbestos, contaminated soil)	Cost	State disposal facilities	PR
K20	Concrete temperature limits (hot/cold weather placement days)	Time	C11–C12	PR/M

L — Schedule drivers

L1	Permit issuance time (G1)	Time	Permit dataset	PR
L2	Inspection count for the kind × lead per inspection (G24)	Time	Permit dataset	PR/M
L3	Weather days in the build window (C13)	Time	NOAA normals	PR/M
L4	Long-lead deliveries on the critical path (I6, K6–K8)	Time	Lead-time table	M
L5	Utility connection lead (E10, E18)	Time	Utility notices	PR/M
L6	Design decisions outstanding (selections, allowances)	Time	DP / files read	DP/M
L7	Financing draw schedule and inspections	Time: 1–2 weeks per draw	DP	DP
L8	Lien-waiver and pay-app cycle (TX 10 % retainage)	Time, cash	State statute	PR
L9	Holiday calendar in the window	Time	Calendar	M
L10	Curing and placement temperature windows (K20)	Time	NOAA	PR/M
L11	Dry-in before the wet season	Time risk	NOAA monthly rain	PR/M
L12	Hurricane-season crane and roofing moratoria (C19)	Time	City rules	PR
L13	Bird-nesting season limits on tree removal (MBTA, local)	Time: Feb–Aug	USFWS guidance; city tree rules	PR
L14	Endangered-species seasonal windows (P1–P3)	Time	USFWS	PR
L15	Burn bans and dust-control stages (C18)	Time	County notices	PR
L16	Re-inspection rate (G25)	Time	Permit dataset	PR
L17	Concurrent projects by the same contractor (capacity)	Time	Permit dataset by contractor	PR
L18	Phased occupancy sequencing (H7)	Time	DP	DP
L19	Material delivery access windows (D11–D13)	Time	City rules	PR
L20	Completion history: median days by kind and valuation band (already in section 03)	Time	Permit dataset	PR

M — Change-order triggers

M1	Differing-site-conditions clause present and its notice period	Change order exposure	Contract / bid read	DP
M2	Unit-price items for rock, unsuitable soil, dewatering	Exposure sized by quantity	Bid read + B3, B10, A17	DP/M
M3	Allowance lines and their realism (I4, K16)	Overrun	Bid read	DP/M
M4	Owner-added scope history for this kind (median change-order %)	Exposure	Permit valuation revisions in corpus (M)	M
M5	Code-official interpretation risk (new code cycle adopted < 12 months)	Change order	State/city code adoption dates	PR
M6	Plan errors and omissions exposure (I3, I25)	Change order	Files read	M
M7	Utility conflicts found at excavation (E12–E13)	Change order	Utility GIS	PR/M
M8	Survey discrepancies (I2, H22)	Change order	NS until survey	
M9	Rock encountered (B3–B4)	Change order	USGS/NRCS	PR/M
M10	Water table encountered (A17)	Change order	USGS	PR/M
M11	Contamination encountered (B15–B19)	Change order, Stop	EPA/TCEQ	PR
M12	Structural surprises in existing buildings (H2, H3)	Change order	Permit history	PR/NS
M13	Substitutions when long-lead items slip (K17, I6)	Change order	Spec read	DP/M
M14	Failed inspections and corrective work (G25)	Change order	Permit dataset	PR
M15	Design-build scope gaps	Change order	Contract type (DP)	DP
M16	Late finish selections and upgrades	Change order	DP	DP
M17	As-built vs. drawing mismatch on renovations	Change order	H3	PR/NS
M18	Conditions of approval added at permit (tree mitigation, sidewalks, undergrounding)	Change order	City conditions patterns (C)	PR/M

Id	Check	What it does to the job	The record that answers it	Label
M19	Impact-fee reassessment at permit	Cost	E14	PR
M20	Escalation clause triggers (K15)	Cost	Contract read	DP
M21	Weather-delay compensable vs. excusable terms	Time/Cost	Contract read	DP
M22	Retainage release and final-payment conditions (L8)	Cash timing	State statute	PR
N — Title, districts, insurance and money				
N1	Owner of record is an entity, trust, or estate (signature authority)	Time: closing	Assessor owner type (never printed by name)	PR
N2	Severed mineral rights (Texas) and surface-use rules	Stop risk: operator access rights	County records (NS); RRC leases nearby (B20)	NS/PR
N3	Pipeline easement on or adjacent (PHMSA)	Stop: setbacks; Cost	PHMSA NPMS public viewer (county), state layers	PR/A/B
N4	High-voltage transmission corridor	Cost: setbacks, EMF buyer resistance	HIFLD transmission lines	PR
N5	Planned road widening or transit project touching the parcel	Stop: taking; Time	TxDOT / city CIP project lists (already in corpus)	PR
N6	Special districts: MUD, PID, TIRZ, LID (Texas) — taxes and bond obligations	Cost: tax rate; Time	County appraisal district taxing units	PR
N7	Special assessments or paving liens	Cost	City records	PR/NS
N8	Property-tax reassessment on completion (rate × added value)	Cost: carrying	Appraisal district rate	PR/M
N9	Tax abatement, opportunity zone, enterprise zone	Benefit	Census tract OZ list; city programmes	PR
N10	NFIP / private flood insurance availability and estimated premium band	Cost	A1 + FEMA Risk Rating 2.0 bands	PR/M
N11	Wildfire insurance availability (CA FAIR Plan dependence)	Cost, lender	C15 + state insurer-of-last-resort data	PR
N12	Windstorm insurance (TWIA) requirement and certification	Cost	C5	PR
N13	Builder's-risk premium band for the region	Cost	Industry table by hazard tier	M
N14	Surety / performance bond requirement (public)	Cost 1–3 %	Agency rules (DP)	DP/PR
N15	Lien law: Texas constitutional mechanic's lien on homestead needs a signed contract before work	Stop	State statute	PR
N16	Retainage statute (TX 10 %; public 5 %)	Cash	State statute	PR
N17	Prompt-payment act terms	Cash	State statute	PR
N18	Sales tax on materials vs. labour (TX residential repair vs. new)	Cost 6.25–8.25 %	State comptroller rules	PR
N19	Homestead or agricultural exemption lost on change of use	Cost	Appraisal district	PR
N20	HOA assessments and architectural fees	Cost	F15	
N21	Lender requirements common for the kind (survey, elevation certificate, Phase I)	Time	Kind rules (B)	M
N22	Appraisal gap risk: modeled cost vs. comparable sales	Financing risk	Assessor sales / FMR (M)	M
O — Neighborhood and context				
O1	Property crime rate near the site	Cost: fencing, security, theft insurance	City crime open data within 0.5 mi	PR
O2	Construction-site theft reports in the area	Cost	Crime data filtered by premise type	PR
O3	Highway, rail or industrial noise	Cost: acoustic glazing (I16)	DOT noise maps; FRA lines	PR
O4	Neighbourhood opposition history (recent zoning cases contested)	Time	City case records	PR/A/C
O5	Neighbouring construction at the same time (shared street, cranes)	Time, logistics	Active permits within 500 ft	PR
O6	Vacancy and absorption for the use (T1, development)	Revenue risk	Census ACS vacancy; HUD	PR
O7	Rent for the unit type (HUD FMR by ZIP)	Revenue (pro forma)	HUD FMR	PR
O8	Comparable sales and assessed values on the block	Appraisal gap (N22)	Assessor records	PR
O9	Population and household growth (5-yr)	Demand	Census ACS	PR
O10	Walk / transit access (for density bonuses, parking waivers)	Benefit	GTFS stops within 0.25 mi	PR

Id	Check	What it does to the job	The record that answers it	Label
011	Industrial neighbours: odour, emissions, hazardous facilities (RMP, TRI)	Cost, buyer risk	EPA TRI and RMP facilities	PR
012	Cell tower, substation or water tower adjacent	Buyer risk	FCC ASR; HIFLD	PR
013	Emergency response: fire station distance and ISO class	Insurance cost	HIFLD fire stations; ISO PPC where published	PR/M
014	Recent disaster declarations in the county (5 yr)	Insurance, lender	FEMA disaster declarations	PR
P — Ecology and heritage				
P1	Endangered-species range (e.g. golden-cheeked warbler, Barton Springs salamander)	Time: USFWS consultation, seasonal windows	USFWS IPaC by location	PR
P2	Designated critical habitat on or adjacent	Stop or Time	USFWS critical habitat layer	PR
P3	Habitat conservation plan participation fee (e.g. Balcones Canyonlands)	Cost	County HCP map	PR
P4	Heritage or protected trees on the lot	Cost: mitigation fees, redesign	City tree ordinance + canopy (F23)	PR/M
P5	National Register property or district	Time: review	NRHP	PR
P6	State archaeological landmark or high-probability zone	Time: survey	THC / SHPO atlas (restricted; NS)	NS/PR
P7	Cemetery on or adjacent (Texas cemetery law)	Stop	THC cemetery layer	PR
P8	Edwards Aquifer recharge or contributing zone (TCEQ rules)	Cost: WPAP, Time	TCEQ Edwards layers	PR
P9	Coastal zone or barrier dune protections	Time	GLO coastal layers	PR
P10	Migratory bird nesting in trees to be removed (L13)	Time	USFWS guidance	PR
P11	Invasive-species or quarantine soil movement rules	Cost	USDA APHIS quarantines	PR
P12	Prime farmland or conservation easement	Stop	NRCS prime farmland; NCED	PR
Q — Tenant improvement and occupancy triggers				
Q1	Change of occupancy group (e.g. retail M to restaurant A-2)	Cost: full code upgrade; Change order	Prior and proposed use vs. IBC	PR/DP
Q2	Alteration level (IEBC Level 1–3) triggering upgrades	Cost	Scope vs. IEBC	M
Q3	Accessibility upgrade spend (20 % path-of-travel rule)	Cost	ADA 28 CFR 35/36	PR
Q4	Sprinkler retrofit trigger by occupant load or area	Cost: \$4–8/sf	IFC thresholds	PR
Q5	Fire alarm upgrade trigger	Cost	IFC	PR
Q6	Exit count and egress width for new occupant load	Change order: added exits	IBC Ch. 10	PR/M
Q7	Restroom fixture count for the new load	Cost: added fixtures	IPC Table 403.1	PR/M
Q8	Grease interceptor sizing (food service)	Cost \$15–60k	Utility pretreatment rules	PR
Q9	Kitchen hood, shaft and roof penetration	Cost, structural	IMC; roof read	PR/M
Q10	Electrical service upgrade (amps) for the use	Cost, Time (E10)	Scope vs. existing service	M
Q11	HVAC tonnage and roof structure for new units	Cost, structural	Scope	M
Q12	Landlord work letter and TI allowance vs. modeled cost	Change order / funding gap	Lease (DP)	DP
Q13	Landlord approvals and building rules (hours, freight elevator, union)	Time, Cost	Lease (DP)	DP/NS
Q14	Shell condition delivered (cold dark shell vs. vanilla)	Cost	Lease (DP)	DP
Q15	Parking change-of-use requirement	Change order	Zoning (F9)	PR
Q16	Signage permit and landlord sign criteria	Time	City sign code	PR