

Side-by-Side Summary

With an HCP

Permit Process: Predictable

Includes: Federal permit (ITP) Coverage & Mitigation

Permit Time: 4-6 Weeks

Example:

Median Home Cost: \$260,000

*Approx. Mitigation Cost w/HCP: \$5,400 Rural / \$1,100 UGA

2.1 % of overall Costs

Total: \$265,400

**Subject to change*

No HCP

Permit Process: Unpredictable / Folks are on their own

Includes: Permit only IF applicant has federal ITP & Mitigation

Permit Time: 1 year +

Example:

Median Home Cost: \$260,000

Home values go up 3.5% / year

=new cost of home after permitting

Approx \$269,100 + Mitigation Cost at open market costs for both Rural & UGA

All numbers are deliberative