

# Why get a Building Permit?...

There are many important reasons to obtain a building permit and get the required inspections for your rehab project:

## 1. It's the Law

Permits are required by law and if you are found to be working without a permit it can result in hefty fines, demolition and removal of the improvements and maybe even other penalties!

## 2. Improves Project Safety

Besides the law, the most important reason to get a building code is because it protects families from potential risks such as structural failure, fire hazards, and electrical shock.

The building permit allows mandatory inspections from the local code official who ensures the project is meeting local and state code guidelines and safety standards. The inspector coupled with an experienced and competent contractor can provide a system of checks and balances resulting in an overall safer project.

## 3. Makes Selling the Property Easier

When selling a property, a rehabber is often required to list any improvements made and declare if permits/inspections were obtained to perform the work.

If the property is being financed through a financial institution, they will often require proof of a final inspection. If the inspector finds that the modifications were made without a permit, you may be required to tear down the addition/improvements or make costly repairs.

Obtaining a permit & getting local inspections can give you credibility and reassure the buyer that the rehab was done correctly and safely.

## 4. Helps Protect Property Values & Your Investment

As a rehabber, you and/or your investors are forking out thousands of dollars to purchase the property and fund the rehab improvements.

Like with any other investment, it is important to minimize risk and protect yourself from financial loss by using qualified contractors and building-out safe and high-quality improvements.

If the contractors you are hiring are not qualified to perform the work and their improvements do not meet local and state building codes and quality standards, (and you get caught) there's a chance you may be required to demolish and tear out all the 'improvements' and start from scratch and potentially face hefty fines!

Potential home buyers and their inspectors can tell if you cut corners or if the craftsmanship is shoddy, which will reduce your credibility with your buyers, effectively decreasing the number of offers you receive & the value you can derive from the property.

Remember, if your rehab has more credibility with your buyers, they will be willing to offer more for your property!

# When to get a Building Permit?...

This is often a difficult question to answer for many rehabbers and it varies depending on your local ordinances. Building permits are typically required for all new construction projects as well as alterations that include structural, mechanical, electrical, and plumbing work. Here are a few examples of when you may or may not need a building permit:

## May Need a Building Permit:

- Punching in a new window or door in an existing wall
- Removing a load-bearing wall
- Installing new electrical wiring, mechanical duct, plumbing lines
- Building a deck
- Fences
- Changing the roofline of the house
- Structural concrete work
- Installing/repairing a roof

## May Not Need a Building Permit

- Installing new flooring
- Replacing doors or windows in existing openings
- Replacing countertops
- Minor electrical work, such as replacing outlets or light fixtures
- Minor plumbing work, such as replacing plumbing fixtures/toilets
- Minor mechanical work, such as updating the thermostat/replacing grilles
- Replacing the exterior siding

When in doubt, the best way to know for sure whether you need a building permit is to **contact Phil Tremblay at 548-2372** and he will be able to determine whether or not you need a building permit.

**Remember:** if you decide to do the work without the necessary permit, the fine is double the scheduled fee.