

BUILDING PERMITS

During the course of a home inspection, we are often asked if an installation is “up to code”. This is a difficult question to answer, because code compliance actually indicates that all required permits were obtained and that the completed work was inspected and approved by the local building department. All of the local municipalities require that a homeowner or a contractor obtain a building permit before beginning original construction, making changes that alter the original configuration and/or structure of a building or replacing a system or component. Permits are commonly required for the following:

1. Original construction of a home, outbuilding or fence.
2. Replacement of furnaces, water heaters, boilers, electrical services and roof coverings.
3. Installation of stoves, fireplaces or any combustion appliance.
4. Basement finishing.

Replacing cabinets and countertops, remodeling a bathroom or kitchen (unless the electrical is altered) or replacing an existing window or fence without significant alteration are examples of construction projects for which permits are not commonly required.

It should be noted that in most instances the current owner is responsible for Code compliance. If you are purchasing a home, this becomes your responsibility after taking possession. There are two significant reasons for knowing if there are improvements in a home for which permits were required but not obtained.

1. If the homeowner’s insurance company determines that an otherwise insurable loss, a fire for example, was caused by work done without a building permit, they may deny coverage.
2. If the new owner wishes to make improvements for which a permit is required, the local Building Department may require that any previously non-permitted work be brought into compliance with local Code requirements. This could prove quite costly.

In some instances, a home inspector may be able to identify work for which there was apparently no permit. If you have any question about whether permits were required or obtained for work on a property, we suggest that you contact the building department having jurisdiction. Most can provide a complete history.