

Permit Q&A

As a savvy homeowner, you probably know that many outdoor home additions and improvements require official approval. But are you aware you might also need a building permit for remodeling indoors?

Though pulling a permit may feel like just another unwanted hassle (as if the remodel itself wasn't stressful enough), the process actually helps protect you and your investment. Permits, together with the inspections which often follow, help ensure that all renovation and repair work is done in a safe, healthy manner.

What type of interior remodeling projects require a permit?

Even if you're not adding any structures (such as a deck or shed) or expanding your home, you will usually have to obtain a building permit for interior remodeling that involves:

1. Addition or removal of a load-bearing wall. Your house literally depends on its load-bearing supports. Any alteration is a major structural change that must be done with professional planning and supervision. If the wall is to be removed, an appropriate replacement — usually a column or beam — must be installed in its place. The safety of anyone who enters your home is at stake.

2. Major plumbing work. Small-scale tasks like installing a new faucet or replacing a toilet won't usually need permitting. Significant plumbing projects and those that bring up safety issues are a different story, though.

The most common examples are:

- Moving the location of plumbing fixtures (also one of the costliest aspects of plumbing remodels)
- Water heater replacement
- Re-piping your house
- Replacing drain and/or sewer lines

3. Electrical work. Once again, minor work (say, changing a light

fixture) is unlikely to require a permit. It's the large changes that must be overseen — specifically, adding electrical wiring, adding circuits, replacing your electric panel or rewiring your home.

4. Other disruptive or potentially dangerous projects. Projects like raising ceiling height or installing a skylight, fireplace, or egress window must be done with strict attention to safety ... that's why most municipalities require a permit for remodeling of this type.

Who is responsible for pulling the permit(s)?

When you hire professional remodelers, either the general contractor or the sub-contractor (electrician, plumber, etc.) is normally responsible for pulling any necessary permit for your remodeling work. The time and expense involved are usually included in their total fee, as per your contract.

When you are tackling a remodel on your own, you must pull the permit and make sure your work is up to code.

When does the permit need to be ready?

Your remodeling contractor should have the permit in hand before beginning work.

If for whatever reason, the permit was not pulled before the work began, ask about obtaining a "retrospective permit" ASAP, even in the middle of the remodeling. This may be possible, subject to an inspection of the work that's been done so far.

BEWARE: Proceeding without a permit is likely to result in hefty fines of upwards of \$100 per day. Ignore these at your peril, unless you really want to have a lien placed on your home ... No, didn't think so.

When do you need to get a building permit for remodeling?

What are the benefits to having a permit?

• **Avoiding legal repercussions.** Remodeling without the proper permitting leaves you open to the possibility of a fine, as mentioned above or — even more painful — dismantling your new renovation.

• **Insurance coverage.** A building permit for your remodeling project keeps your insurance company happy. They are highly unlikely to provide coverage for a slipshod, under-the-table job.

• **Financing.** As with insurers, mortgage providers like all the i's dotted and the t's crossed.

• **Home sale.** When you go to sell your home, smart buyers will make sure that all renovations were strictly kosher.

BEST PRACTICE: Keep a file (paper or digital) of all paperwork related to your remodel — permits, contracts, plans, receipts and inspection reports — for as long as you own your home.

When is it NOT necessary to have a building permit for a remodel?

As a rule of thumb, you will not need a permit for remodeling projects that are only cosmetic in nature, such as:

- Painting and wallpapering
- Floor covering installation
- Installing interior decorative tile or veneer
- Replacing kitchen countertops or backsplashes
- Refinishing or replacing kitchen cabinets

IMPORTANT: Permitting regulations vary by locality. Be sure to check with your local building authority if you have even the slightest doubt as to whether a permit is required.

Laura Firszt writes for network.com.