



Permits and Building Codes

Permits are the way cities regulate construction and help ensure that all construction is safe. The safety of the occupants of buildings is the primary reason for having construction codes, and the permits are an agreement that whatever work is being done to a home complies with those codes.

Most government bodies adopt codes for construction, mechanical, plumbing and electrical, and in addition, there are federal, state and local laws that govern construction, such as those covering energy conservation.

Generally, a building permit is required whenever structural work is involved or when the basic living area of a home is to be changed. For example, if you have a home with an unfinished basement and would like to finish off a portion of it for a family room, you would need a building permit in most jurisdictions because you have changed storage space to livable space.

Even though it's a necessary part of remodeling, many contractors choose not to pull permits to fly under the radar and reduce time and financial burdens. The following are common issues related to permits:

- Some jurisdictions have strict rules and zoning regulations and others do not. Also, they vary considerably from one jurisdiction to another.
- Your contractor will know your area's codes and permit regulations as a standard course of business. They will also be familiar with the overlapping local, state, and federal regulations
- Permits and codes tend to change from time to time and those who don't pull permits are not aware of these changes therefore, put homeowners at risk.
- In most jurisdictions, the individual who obtains the permit is considered to be the contractor and is, therefore, liable if the work does not comply with local building codes.
- Let your contractor assume that liability. It is part of what you are paying for. It is also the only way you can protect yourself.
- Contractors have a better understanding of important project details needed to pull a permit. Just for the electrical wiring alone, your contractor would have to specify all the details including: new or existing wiring, number of switches, outlets, and fixtures, and whether temporary lighting or power will be needed. Often times, they will be required to submit all the plans to the building department in your city.
- Contractors know what is required to get a permit, and how the fee structure works. Fees for permits vary from state to state and county to county. The contractor may be required to pay a fee for each outlet or fixture and/or a fee per appliance, connection, or motor. Some building departments charge a separate fee for installation or replacement of an air conditioning system, while others would include this under the general electrical permit.
- If you decide to change your mind along the way, there could be a fee for submitting a changed plan.