

Don't Forgo the Building Permit

Home inspectors are often challenged by structural modifications, additions and electrical, mechanical or plumbing installations which have been performed without the benefit of a building permit. With the ever growing trend toward doing it yourself and the abundance of advertising encouraging the homeowner to be their own contractor, the frequency of un-permitted projects seems to be on the rise. However, inspection findings from the field are very clear in demonstrating that not everyone can, or really should, do it themselves. Needless to say, when a home buyer's inspector discovers issues which can ultimately be traced back to the lack of a permit, the Real Estate transaction may stop dead in it's tracks.

The reality is that home inspections often reveal serious health, safety and/or structural related concerns when projects have been performed without the benefit of a permit. No disrespect to retailers, but the advice of a salesperson is not an adequate substitute for a professional project review and inspection by the local authority having jurisdiction, or AHJ. Not too long ago I listened as a customer was given incorrect advice from a salesperson about how to wire the subpanel he was purchasing. I can only hope that person was savvy enough to get a permit and have his work inspected, at which time the safety issues he was about to create would have been identified. In fact, improper wiring is all too common and I am confident that any qualified home inspector or electrician could create a long list of serious installation errors they have found with wiring jobs that have not been professionally done. The risk to health and home from unsafe electrical modifications can be profound and these projects in particular should always be deferred to a qualified, licensed electrician.

Improper structural modifications are also seen during home inspections. Often such projects are done in an attempt to gain more living space, but in the end may wind up causing collateral damage to the original structure. Creating living space over a garage for example may impact the roof structure when engineered trusses are cut or altered to allow more floor space. It is also not uncommon to see unsafe modifications in the garage firewall. Adding on to manufactured homes, even something seemingly as simple as a deck, may have deleterious effects on the structure if not done properly.

Do it yourself installations of water heaters and central heating units may create particularly serious health concerns: Consider a situation where an older home had an electric water heater and furnace in the utility room that were later converted to gas appliances. Simply swapping out the electric appliances for gas without ensuring there is adequate combustion air may cause the appliances to suffer incomplete combustion. The end result is deadly carbon monoxide.

The one constant with scenarios such as these is the failure to recognize that there may be much more involved than meets the eye, but this is nothing new. For centuries people placed themselves at enormous and often imminent risk because they just didn't understand. It was this very issue that spurred Benjamin Franklin to develop the first "building codes" in 1735. Now, centuries later we can all enjoy the benefit of

professional plans reviewers and on site code inspectors who understand that “simple and straightforward” may be anything but. So which projects need a permit and which do not? The best advice I can give is to call your local AHJ, tell them about the project you are considering and ask if a permit is required. And the time to make that call is long before the first nail is ever driven.

Larry Stamp AD, BS, RREI
Cameo Home Inspection Services

Larry can be reached at 360-459-1632, or cameohomeinspection@comcast.net