

What Happens when you Don't get a Building Permit

You've determined your [budget](#), [outlined a plan](#) and created a shopping list of supplies for that long-awaited renovation, addition or remodel. All that's left to do is get started, right?

Not so fast.

Before you even *consider* breaking ground, you need to contact your city's building department and apply for a [building permit](#). "If the project requires it, it needs to be obtained," says Chuck Khiel, vice president of [FRED Home Improvement](#), based in greater Washington, D.C.

- [Replacing a bathtub](#) or a sink (as long as you are putting it in the same place);
- Changing a [light fixture](#);
- Cosmetic updates to a kitchen or bathroom;
- Installing/[replacing flooring](#);
- Interior or [exterior painting](#);
- [Installing cabinets](#) or closet shelving;
- [Replacing faucets](#);
- [Installing gutters](#) or [storm windows](#);
- [Replacing siding](#).

A good rule of thumb? Ask, or review your local policies online. Because, as the saying goes, better to be safe than sorry. Here are some [home repairs you should never DIY](#).

What Will Happen if I Skip the Permit Process?

Trust us here. If you try to circumvent your jurisdiction's permit protocols, you *will* be sorry. How so? If your city building inspector learns you added a new master bedroom suite without applying for the necessary permits, you will likely face a host of potential consequences, such as:

- **Paying a fine.** The amount will depend on the scope of the project, the specific violation and the jurisdiction, but Khiel says some fines are steep. "It can easily be into the thousands," he says. If a contractor is involved, the contractor *and* the homeowner can be fined for the same violation. Some jurisdictions will even fine you by the day.
- **Demolishing the project.** Yes, it is true. In some situations, it is well within the rights of your city's inspection department to tell you to take down that unpermitted project, Khiel says. However, they also might have mercy on you and insist that you halt the project until the permits are obtained. Either way, this involves wasted time and money that could have been easily saved by applying for the permits in the first place.
- **[Difficulty selling your property](#).** Maybe you got lucky and got away with not pulling a permit. But guess what happens years later when you decide to sell your house? A seller is required by law

to disclose to potential buyers any remodeling/renovations done to the home. Constructing a major addition without permits could scare off some interested buyers. And you might be required by law to retroactively obtain permits to proceed with the sale, with the cost coming out of your pocket.

- **Voiding your [homeowner's insurance](#).** All might be fine and dandy with that unpermitted ADU in your backyard until a wind storm comes along and a tree damages the roof. Your lack of a permit is all your insurance company needs to deny your claim. This consequence may apply to any work done without a permit, from someone getting injured on your property to [electrical fires](#) and beyond.

How Will the City Know if I Don't Have a Permit?

Don't assume the authorities won't find out about your project. Sometimes all it takes is for them to be in the right place at the right time, like in your neighborhood the day you're framing the [expansion to your kitchen](#).

"If a [building inspector](#) sees the work as they are driving by they can put a big red stop work order on the front door and escort everyone off the property," says Khiel. Permits, he said, must be posted and visible.

Neighbors sometimes report unpermitted projects, too, particularly if the project annoys them or blocks their view. And do not ask your contractor to work without a permit; an honest contractor won't want to be involved in such a project. If you do happen to come across one who's OK with it, that's a sign you need a different contractor.

The post [What Happens If I Don't Get a Permit for My Home Remodel?](#) appeared first on [Family Handyman](#).

Home Improvement Projects You Should Never DIY

You have the skills, but that may not be enough. Some projects require a permit at the least, if not the involvement of a pro.

Sometimes, it feels like the list of [home improvement projects](#) and repairs that need your attention never ends. As soon as you get your [wood floors refinished](#), you discover a [leak in your pipes](#). Then, the [refrigerator breaks](#). A week later, the Homeowners Association sends a letter telling you to [repaint your home's exterior](#) within 90 days — or else. Oh, and there's the [new deck](#) you hoped to build for that end-of-summer soirée.

You might be inclined to power through the list on your own to get everything done as soon as possible. After all, you have the skills and can make the time. Depending on the project, however, this isn't always your best bet. In some cases, doing these projects on your own might actually be *illegal*.

To clarify, we're not talking about felonies here. We're talking about potentially [getting on the bad side of your local building codes division](#) by failing to obtain a permit for the work.

"The police are not going to come and arrest you," says [Chuck Khiel](#) of [Case Architects and Remodelers](#), vice president of the [Schedule Fred division](#). "The ramifications are fines and ... the reality is the inspector can escort you off the property." You also risk being ordered to demolish your project.

How do you determine whether a home improvement project is illegal? For starters, Khiel says check with your local jurisdiction, because codes and regulations vary from one place to another. Not only that, codes change frequently. The project you have in mind may have been legal last year, but may not be today

There are a few projects — or types of projects — that you can pretty much count on being illegal to do without a permit no matter where you live. Like these:

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Deck Building

[DIY decks](#) are among the most frequent violations and also one of the most dangerous, Khiel says. “We see a lot that are not built even close to code,” he says. This is especially problematic with elevated decks.

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[Getting a permit](#) ensures your deck has all the necessary safety features and it’s attached to the house correctly. (Side note: Permits are usually required for roofing, [home additions](#) and structural changes for similar reasons.)

Obtaining a permit will also help you avoid other mishaps, like digging through an electrical cable, because your permit will likely specify that you need the utilities marked before breaking ground. Use [Call811](#) for details on utility marking in your area.

Not sure if your existing deck is safe and secure? This [checklist from the North American Deck and Railing Association](#) will help you figure it out.

Electrical Work

This is a broad category, but it’s probably safe to assume that if the project involves tapping into your [electrical system](#), you are probably going to need a permit to legally complete the work.

A few [projects that require a permit](#) across many jurisdictions include:

- [Adding new electrical outlets;](#)
- Replacing [circuit breakers;](#)
- Installing a central vacuum system;
- Converting a [kitchen range](#) from electric to gas;
- Installing or repairing a hard-wired electrical system.

Why are jurisdictions so vigilant about electrical work? Because it's dangerous if done improperly. It requires a great deal of skill and training, along with a license for anyone who does it professionally. Inspectors need to look at the project in-progress and after completion to make sure there are no safety violations.

"When it comes to electrical work done by homeowners ... the real risk is fire," Khiel says. Getting a permit will mitigate this risk, as well as the risk of electrocution. [According to the Electrical Safety Foundation International, about 400 electrocutions occur each year in the U.S.](#)).

Plumbing Repairs and Changes

If all you're doing is [installing a new and improved faucet](#) or replacing your [toilet's supply line](#), the chances of you needing a permit are virtually nil. However, large-scale plumbing projects are another story.

Again, the particulars will depend on the rules in your jurisdiction. In general, you will need a permit any time you intend to:

- Move a plumbing fixture more than six feet;
- Add a plumbing fixture where one didn't previously exist;
- Repair or replace pipes;
- Install or repair a [septic tank](#) or dry well;
- Replace a [water heater](#).

Is plumbing really so complicated that a seasoned DIYer can't handle it without the city inspector checking the work? Maybe, maybe not. But as a homeowner, you may not be well-versed in current [building codes](#). These codes are there to protect your entire community from [plumbing mishaps](#) like [water damage](#), mold and even sewage backups and blockages.

Taking Down Trees

A tree on your property *is* your property. But in some jurisdictions, you still need a permit to [remove the tree](#). For safety reasons, an arborist or tree removal service might be your best bet. But if you want to do the job yourself, first check with your city or town because the rules can be complicated.

In many cases, city government is charged with preserving trees whenever possible. Permit rules may vary depending on the type of tree, its location, the type of property you own, etc. In Portland, Oregon, for example, you need a special [heritage tree permit](#) to remove trees deemed significant based on their age, size and history.