

## Finishing spaces without a permit.... Something to THINK about

Since the work is not visible from outside, you might think that you can save money by not going thru the permitting process. Say finishing a basement or turning a closet into a bathroom etc...

- **Non-permitted work might not be done correctly or to code.**
- **Homeowner's insurance might not cover defects for non-permitted work:** If work was done incorrectly and something happens, say a hot wire slips out of a wire nut and a fire breaks out. The damage caused by that fire might not be covered by a homeowner's insurance policy if the improvement was finished without a permit.
- **The Permit office might require you to tear it out:** Code requires that framing and wiring (if present) is inspected prior to hanging drywall or being covered.
- **The Permit office might assess penalties:** If a permit seems expensive... The penalty for failure to obtain a permit could triple or quadruple the amount of the original permit.
- **A home appraiser might not include unpermitted work in the square footage:** This will affect the loan amount of a refinance and/or the selling price of a home. Commonly, to sell a home that has unpermitted work, you might have to obtain a permit, pay a penalty, tear the work out, have inspections, repair and then have final inspections before being able to sell.