



Why do I need a Permit? Building Guide for Homeowners

Why Do I need a Permit?

What you need to apply for a Building Permit:	
✓	Site Plan
✓	Floor Plan
✓	Construction Details
✓	Additional Requirements
✓	Permit Application

Did you know?

- If you obtain a “homeowner” permit you are the responsible party of record for the permit. If your work is being performed by a contractor, you may protect yourself from possible liability if the contractor applies for the proper permit in his or her name.
- If you plan to do your own work, electricians, plumbers and HVAC contractors must validate onto the building permit before they begin work.
- It would benefit you to hire a licensed contractor to perform the mechanical, electrical and plumbing work. However, If you plan to do your own electrical, plumbing or HVAC work, you must be the one performing the work. You also must be the owner and reside in the property with the Homestead Exemption.
- Unlicensed contractors often request the homeowner to obtain a “homeowner” permit. This is illegal and could be dangerous. The unlicensed contractor may not have the skill and experience to properly perform the work you are paying them to do.
- Permits are valid for six months from the date the permit is issued.

There are many important reasons to obtain building permits and to have inspections performed for your construction project.

Protects property values

Your home is typically your largest investment. If your construction project does not comply with the building codes, your investment could lose value. If others in your neighborhood make unsafe or substandard changes to their homes, it could lower the resale values for the entire community.

Saves Money

Homeowners insurance policies may not pay for damages caused by work done without permits and inspections.

Makes Selling Property Easier

Listing associations require owners to disclose any home improvements or repairs and whether permits were obtained. Many financial institutions will not finance a purchase without proof of a final inspection. If you decide to sell a home or building that has had modifications without a permit, you may be required to tear down the addition, leave it unoccupied or do costly repairs. **Improves safety**

Your permit allows the building department to inspect for potential hazards and unsafe construction. By ensuring your project meets the minimum building code standards of safety, the building department can reduce the risk of fire, structural collapse and other issues that might result in costly repairs, injuries and even death. Inspections complement the contractor’s experience and act as a system of checks and balances that can result in a safer project.

It’s the Law

Permits are required by ordinance. Work without a permit may be subject to removal or other costly remedies.

Tips For Hiring Contractors

- ❖ Hire only licensed contractors
- ❖ Get at least 3 bids
- ❖ Get 3 references, and ask to see a project
- ❖ Get it in writing, but before you sign the contract, make sure you completely understand
- ❖ NEVER pay for a project in advance. You should be wary of any contractor asking for a total payment up front prior to any work being started. A small retainer fee or payment for necessary materials may be appropriate. Do not make final payment until you have received a Certificate of Occupancy (CO) or until you receive final inspection approval
- ❖ ALWAYS use licensed contractors. Insist on seeing evidence of a current state license. The following trades require a state license:
 - ⇒ Electricians
 - ⇒ Plumbers
 - ⇒ Air Conditioning Contractors
 - ⇒ Irrigation Contractors
- ❖ Contractors must be registered with the City of Wilmer before doing work. Verify that the contractor applies for the required permits. Before your project begins, insist on seeing the permit. During the course of your project, monitor your contractor’s inspection records. This will protect you from being responsible for code violations and ensure project completion. Be especially wary of contractors suggesting you obtain permits for their work. If you obtain the permit for a contractor, you will be responsible for their work being done and not the contractor. Contractors may do this purposefully to relieve them of responsibility for the construction project.



WHEN IS A PERMIT REQUIRED?

Community Services Department

Permits are required when building, remodeling or enlarging a building. Permits are also required for other improvements to your property. Projects that are cosmetic, such as painting, wallpapering, carpeting, cabinets and trim work, etc., do not require permits. Additionally, permits are not required when replacing light fixtures on existing wiring, replacing plumbing faucets or when replacing existing siding on a building.

The following is a list of projects for which a permit is required:

- Construction of a building:
 - Main building
 - Accessory Building (including permanent and portable storage sheds, gazebos, carports, patio covers, only if 120 square feet or larger)
- Foundation repairs
- Additions to a building
- Remodeling of a building requiring the addition or replacement of walls or windows
- Building or replacing a deck or concrete drives, patios or walkways
- Electrical work. (Repair work such as replacing switches, plugs and ballasts is exempt)
- Plumbing work. (Except for repair or replacement of lines less than one foot in length)
- Water heaters (replacing or adding)
- Water softeners
- Replacing water or sewer lines. (Repair work such as exchange of washers and faucets is exempt. Also, repair or replacement of lines less than one foot in length do not require a permit)
- Irrigation systems (lawn sprinklers) – Backflow Inspection reports are required.
- Installing or replacing a furnace
- Installing or replacing an air conditioning system
- Building or replacing a fence. A permit is required for repair of pickets or a section of fence. Permits are always required when fence posts are installed or replaced. Front yard fences can be maximum 4ft ornamental fence.
- Building or replacing a retaining wall over four feet in height measured from the bottom of the footing to the top of the wall
- Building a swimming pool, repairing or filling in a swimming pool
- Building a spa (self-contained portable plug-in type spas require an electrical permit)
- Demolition of a building
- Security bars
- Replacing brick on the outside of a building
- Roof deck and/or shingle repair or replacement

This is not an all-inclusive list. Questions concerning your specific project should be forwarded to the Community Services Department. Please call (972) 441-6373.