

## Do I Need a Permit to Work on my House?

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Your town policies, and Massachusetts law, hold the key to renovation, updating and adding on to your home.

Common lore says the main reason towns require permits is to make money on property taxes. If the assessed value of a house goes up, taxes go up.

Hold it... there is consumer protection inherent in a permit. Will contactors do the work according to state codes? It is better to find out with planned inspections during the work, and give contractors the opportunity to correct their work.

Why don't people get permits?

Most people tell me it is annoying, and it costs money. They are either annoyed to deal with the town process, or the additional steps that inspections cause. If you add on to your home, you might need 4 permits, general building, electrical, plumbing and roofing. After permitting, there are usually interim inspections to verify work is done to MA codes, and then final inspections to sign off.

What do you think happens when you don't pull a permit? Buyers worry about safety and the quality of the work. If you are too cheap to get a permit, did you cut other corners? If you do plan to hire a contractor, ask, who pulls the permits?

More importantly, if you don't have a permit, lenders appraisers may not add the value of your addition, which can drastically lower the house value, and may only give potential buyers a mortgage reflective of the original work. Lenders also don't like OPEN permits, so they ask appraisers to check for permits.

Are towns forgiving? Maybe, if you replaced 2 windows or changed a light fixture they can inspect retroactively, but opening up walls to see plumbing can be another scenario. Yes this happens.

Are future buyers forgiving? They hire a buyer's agent to protect their best interest. Is it in their best interest to TRUST that all work done was according to safety and performance standards? Consider this, if there is an unfortunate event, the cost would come out of their pocket book after they purchase the house, unless a contractor has pulled a permit, and is on record for the work. Unknown equals risk, and a good buyer's agent will ask for a price concession on a house with no permits.

How do you avoid future problems?

**Ask** your town building department: What can a homeowner do themselves?

I had one town answer this way... You can paint and change flooring, everything else requires a permit.

- Do I need a permit when I change my front door, replace windows, or update my roof?
- Do I need a permit for a bath or kitchen remodel if I don't move walls?
- I want to take down a wall, and create open space. Do I need a permit?
- If I replace stairs do I need a permit?
- Can I put a shed anywhere I want? Is there a shed size that I don't need a permit for?
- Do I need a permit to repair or replace my driveway?
- Are you a stretch energy code town/city? How does that affect this house?

- Get to know your town offices:

Building Inspector - Permits and your property building file.

Conservation - Are there any restrictions on your property? Wetlands, home business, etc.

Zoning - What limits does your zoning put on your home?

Board of Health - Septic plans, town water, and sewer questions.

Assessors office- Your property taxes are based on assessed value, check for errors.

Tax office - Keep property tax payments current.