

A lot has been written about causes of fires, lawsuits and secondary suites. And most of us in "the business" have seen some extremely dangerous building practices - illegal renovations that could never pass a safety inspection. There are several TV shows proving just how poorly built many homes and suites are. Without a doubt, a renovation permit makes homes safer for tenants and homeowners.

Significant modifications or additions to residential properties, modular, mobile or manufactured homes, townhouses or other buildings, that include changes, additions or removal of electrical, plumbing, gas and structural members ... requires a permit.

Reputable contractors (and most service professionals) will always get a permit for the work they perform (see above definition) - it will cost them nothing as they will add it to the contract. Because the work they perform will likely be checked by a municipal inspector, they'll strive to maintain a higher quality of workmanship or professionalism, and will generally meet or exceed local codes.

Not-so-reputable contractors will suggest skipping the permit, (or not mention it at all) and they'll have a multitude of excuses why they don't need one. Many of these contractors are not bonded or insured, nor are they provincially licensed or professionally qualified or trained. Some will try to complete the work themselves, not wanting to bear the costs of using qualified professionals. And, of

course, they always promise that you'll benefit from the additional savings.

The "homeowner" handyman, especially those who watch various DIY shows, have "learned everything there is to know" from the TV experts. These homeowners are just downright dangerous. On TV, most handymen (and their handywives) who are "allegedly" re-modelling their homes, are often being mentored by an "off-screen" professional, or in some cases, an entire "behind-the-camera" crew. Let's face it, as untrained people (with little or no experience) **most of us would never attempt** to install an electric, in-floor heating system under a new ceramic tile floor.

On TV, they **never** seem to get permits. As a matter-of-fact, the very popular "do-it-right-the-first-time" guy is rarely seen preparing plans or getting a permit either. He probably does, but in the "real world", we know it takes several days or even weeks for the permit to be approved. Then (after work is completed) we'll wait again - until a qualified inspector can come over and approve the work - something never seen on TV shows.

A quick point... not all renovations require a permit, but if primary services are altered, added to or removed, then it is very likely that a permit is required. For instance, when a bathroom is being updated, it can be gutted to the studs - but it might not necessarily require a permit. Depends on what is done! When in doubt, personally check with your local planning department or city hall.

What happens when you apply for a permit? The local licensing agency will usually ask the licensee to show detailed plans or drawings, indicating the lengths of spans, heights, design loads and types of materials used. They might want to

know finishing materials, depths and sizes of footings, the number of proposed electrical outlets, lengths of service conduits, and a lot of other specifications. All this information is needed so their professionals can examine your proposal. Depending on the scope of the modification, this could take a while.

Permits vary in cost, but in many cases, part of the fee is returned upon successful completion and approval of the project.

What if there is no permit and something happens? Improper wiring could cause a fire, poor structural design might cause parts of the building to fail, faulty natural gas installation could cause an explosion, and poor plumbing might leak, smell or make noises. If it is determined that damage, injury or death is related to work that has been completed without proper authorization, your insurance **might not honour your claim.**

You could get sued if someone is hurt and you were directly or knowingly responsible for improperly installed stairwells, electrical services or other safety devices. Friends or family can fall, trip, suffer concussions, electrical shocks or serious burns. Permits can help minimize many of these concerns.

In some geographical areas, when the home is being listed for sale, the floor area of rooms built without a permit, might not be included in the total living area of the home. It would be upsetting if your home did not include that beautiful, finished basement suite in your listing. Instead of a five

bedroom home with a full suite, it just might end up as a 1200 sq. ft., two-bedroom, one-bath home.

And finally, many municipalities are now allowing legal secondary suites, providing the suite has been added to the original home - with the proper permits. Previously built homes might have to be “re-approved” by the local municipality after-the-fact and even brought up to current codes. This could be a significant expense if you purchase a property, hoping to have a legal mortgage helper in the basement. Check the local requirements to see what is required.

Finally, be aware! Most home inspections are a visual inspections of the readily accessible areas and components of the property, and might not reveal hidden problems. If there is evidence that there are some issues or if work appears to have been completed without appropriate permits, you might want qualified professionals to inspect the property.

To do their evaluation; however, it might be necessary for them to do a **“fully invasive inspection”**. Without as-built plans, they may have to remove some of the wall finishing, they might have to tear apart some of the structural members (so they can check what is behind all that beautiful finished wood). Footing depths might have to be determined by drilling holes through the finished concrete floor, and ceilings may have to be removed to inspect structural members, electrical junction boxes, water and gas line connections or heating ducts.

There should be no exception to the permit rule.... *“if you are doing any significant modification to any building, including structural members, electrical, gas or water services - get a permit”*. And FYI, this “permit requirement” relates to exteriors too, including: most decks, mobile home additions, hot-tubs, garages, new air-conditioning units, heat-pumps, exterior shops and out-buildings that have electrical power.

Be safe, be smart, be cautious.

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