

Who's Responsible for 'Pulling Permits?'

While not everything you do to your property requires a zoning permit, building permit or professional inspection, you might be surprised at how many do. When there's a project in your future, planning for this serious paperwork is critical. The process begins by determining who will apply for the various permits that may be required. If yours is strictly a do-it-yourself project, all the paperwork is yours to account for.

When a professional is involved, obtaining or "pulling" permits for a building project is normally considered the responsibility of the building contractor doing the work. Even so, homeowners should be aware of everything required. In the final analysis, the homeowner is responsible for having the right permits at the right time. Here's why:

- Homeowners rarely have the required documentation – heat calculations, grading plans and scaled plans in triplicate for example.
- Homeowners may list a contractor's license number on the application but use an unlicensed contractor to do the work. This can come back on the contractors and the homeowners – there are hefty fines.
- Contractors build relationships with inspectors and can move a project along smoother and quicker.
- From experience, contractors know the timelines for various stages so they can keep the project moving while the permitting process is in progress.
- The person pulling permits assumes liability for insurance, worker's comp, etc. and homeowners don't want that unforeseen burden.
- Contractors build the required permitting fees into their overall cost.

Even Small Projects Can Require Permits

Don't take anything for granted. If there's any doubt, contact the local permitting agency. Here are a few projects that require paperwork:

- Any additions to the structure, including porches, garages, patios and decks
- Attic conversions, finishing
- Basement finishing
- Bathroom remodeling
- Kitchen remodeling
- Installation of any heating, air conditioning or electrical systems – including backup generators
- Demolition of structures – taking down and old garage or shed
- Replacing doors, windows, etc.
- Adding a driveway and an opening to the street for a driveway
- Installing or replacing a fence
- Adding a fireplace
- Grade changes and land disturbances for major landscaping – erosion control
- Handicap access ramp installation, replacement
- Exterior installation of hot tub, spa, etc.
- Adding insulation in walls, attic, etc.
- All plumbing and electrical work, including new water heater, water softener, etc.
- Rain Gardens installed in street terrace or right of way
- All roofing, window and siding projects
- Garden sheds, greenhouses
- Adding or removing sidewalks
- Installing solar energy systems
- Swimming pool installation and/or repairs or removal

