

## Why is a Permit Important?

Even small home improvement projects may require a building permit. Faulty installations can cause fire and flood damage as well as other hazards. They can also force you to make costly repairs, should you decide to sell your home. Here are a few simple facts about building permits and their accompanying inspections.

Compliance with building codes help protect your family's safety and increase the value of your home at resale.

## Obtaining the Necessary Permits Will:

1. Ensure that your project is safe and up to code.
2. Save money in the long run by making sure your contractor is licensed by the Town and gets the proper permits.
3. Ensure approval of loans by many mortgage companies that require code compliance before approving loans. Because more lenders are requiring permits, more non-permitted work is being discovered. When that happens, owners are required to expose framing, electrical, mechanical and plumbing systems so the required inspections can be performed. This can be costly and upsetting for owners.

## When is a Permit Required?

When you start that home renovation project, whether it's a new kitchen, an updated family room or a new sunroom, remember to check to see if you need a building permit. Generally, a building permit is required for any construction, installation, repair, replacement or alteration costing more than \$1,500. Also, a permit is required if the work involves: the addition, repair or replacement of load bearing members or structures, the addition or change in the design of plumbing, heating, air conditioning, or electrical wiring, appliances or equipment.

## Examples of Work Requiring a Permit:

- A New Residence
- Decks, porches, carports, garages and backyard storage buildings 10 x 12.1 or larger
- The installation, alteration, extension, or replacement of electrical wiring, panels and devices, including all new, temporary or replacement electrical service provided by a public electric utility company. New or replacement electric distribution panels, wiring for additional circuits and circuit replacement, and wiring for appliances and equipment including signs.
- Room additions, or finishing an unfinished attic or basement space
- Enclosing an existing porch
- Moving or demolition of a structure
- Replacing a rotten or damaged roof, floors, ceiling joists or roofing materials
- Installing a new door in an exterior wall, replacement windows or siding
- Replacing studs in damaged walls
- Installing a fireplace
- Converting a bonus room to a bedroom
- Replacing a water heater
- Replacement of, or modifying, a heating and air conditioning system
- Installing foundation drains for crawl space drainage
- Structural repairs to a foundation or piers
- Placing more than 6 cubic yards of fill on the property within a 12 month period.

The above are just a few examples of projects.

## What Information is Required?

An application for the building permit will include:

- A general description of the proposed work along with building plans
- Location of proposed work to include a site plan
- Signature of the owner or licensed agent
- Effective January 1, 2013 All contractors performing work for hire for the residents of Sellersburg must obtain a Contractor License from the Commission of Buildings and Code Enforcement .

For a list of licensed contractors call (812) 246-3821 extension #6

### **What Can Be Done Without a Permit?**

Permits are not required for minor remodeling and repair on existing one and two family homes with a total value less than \$1500.00 combined cost of material and labor not listed as required permits. Storage sheds 120 square feet or less. Replacing fuses, devices, and light fixtures Repairing cord-connected equipment, like lamps, washers, dryers, etc. Repair or replacement of plumbing fixtures other than water heaters.

### **My Contractor Said I Don't Need A Permit**

Beware of contractors who recommend not obtaining permits. They may tell you it will delay the job or increase property taxes, but the truth is you are the only person to lose when you fail to get a permit. Contractors who don't want to obtain a permit or ask you to get the permit for them may not be licensed and may not have the knowledge to build in compliance with the code. When the contractor is paid and gone, you are the one responsible for any problems.