

A few words on Building Permits

Chances are you will be required to obtain a building permit to finish your basement.

I have obtained many building permits in many municipalities and know firsthand the process can be frustrating. Every village has their own form. Every village has their own requirements for registration and bonding. Many villages have their own amendments which will super cede any national code.

The true benefit of the permit is that the work that is done, whether it's by you or a hired contractor, meets a standard set by persons in the know.

I've found that generally most inspectors are helpful in answering questions when something is not done to standard.

Here are the general inspections you can expect to have during the process.

- (1) Underground plumbing inspection.** If you have plumbing for new fixtures with underground drain/sewer pipes this will need to be inspected before the concrete floor is put back. If your home has an existing rough-in that you are planning to use (without a change being made) this would have been already inspected prior to the basement floor being poured.
- (2) Rough framing inspection.** This is all the framing for the exterior and interior walls. All required firestopping will need to have been completed.
- (3) Rough electric inspection.** Inspection of all electric, switch openings, outlet openings, can lights and so on will need to be installed. Low voltage wiring such as cable TV, phone, speaker wiring and internet is generally not inspected.
- (4) Rough plumbing inspection.** All supply, vents, and drains will need to be in. If you are installing a shower and are using a shower base or surround, these should be in at this time too.
- (5) Rough HVAC inspection.** If there's forced air heating in your home and you're adding additional vents and returns these will need to be in. If there's a bathroom the fan and venting will need to be in place.

Inspections 1 – 5 are done prior to insulation and drywall. Once these are all passed most villages (at least the ones I'm familiar with) have an insulation inspection.

Once the insulation inspection is complete you're done until the end of the project when they come back for the "final."

At the final the electrical inspector will be looking for: (minimally)

- All the high voltage is complete, electrical plates are on.
- All outlets are phased properly.
- All GFI's are where they need to be and working properly.
- The electrical panel is labeled correctly with the new circuits.
- All Smoke/CO detectors are hard wired together and work.
- No more than 9 can lights are on a single switch.
- Bath fan works.

At the final a plumbing inspector will be looking for: (minimally)

- All fixtures are in and nothing leaks.
- If you have a shower he'll probably turn the water on all the way to hot and measure the temperature. If it's too hot he'll want you to adjust the valve.
- Ejector pit and pump (if you have one) work properly.
- If there are any gaps in the wall around where a sink drain penetrates those will need to be sealed.

At the final an HVAC inspector will be looking for: (minimally)

- All vent registers are on for both the supplies and returns.
- Fresh air/make up air for the furnace room is taken care of properly.

At the final a framing inspector will be looking for: (minimally)

- A handrail/grab rail on the stairs that runs the full length of the stairway.
- Proper height of the handrail/grab rail.
- Either balusters and spindles, drywall or some other means of not allowing persons to fall off the stairs.
- If you have an escape window and require a ladder to get out of the well he will make sure a ladder is present.

The Paperwork

As long as nothing structural is being changed you should not need an architect's stamp for the drawings. A detailed sketch is all that's required. Any village requiring a permit will have guidelines in place that list what they want on the drawing and how many copies needed.

Most villages will require subcontractors to be registered too. If your contractor is not already registered he should take care of this for you. Registration usually means a fee and an insurance certificate. A bond and a copy of a current license may be needed for a plumber, electrician or HVAC man.

Minimally there will be one form for you to fill out that lists your contact information as homeowners as well as contact information for all the hired subcontractors.

Summary

Despite any hoops you may jump through during the construction process a final occupancy permit is a legal document stating you complied with the codes. It's also a sign of a job well done and if you labored much take it as a not so small token of your accomplishment and enjoy.