

The Problem of Unpermitted Work

If you own a home that has had work done without a building permit, you may not be aware of the problems this could cause down the road. Whether you bought a home that already had unpermitted work or you made improvements to the home after you purchased it, you are responsible for the consequences.

The reasons for homeowners making improvements without a permit vary, but some common reasons include:

- They want to save time and money.
- They think they will stay in the home forever.
- They want to keep the assessed value of their home low, saving money on property taxes.
- They were simply unaware of the need for a permit.

One of the most common problems that result from unpermitted work arises when the homeowner tries to sell the property. Increasingly, as potential buyers, real estate agents and appraisers perform their due diligence by checking property files in the Town Hall, they discover unpermitted work that hinders the transaction.

Another potential problem resulting from unpermitted work is that homeowner insurance may not cover liability or damage claims on unpermitted work.

The primary reason that building codes exist is for the safety of the homeowner and anyone using the home. The permitting process ensures that codes are adhered to in the best interest of homeowner, any future homeowners and the community at large.

Fortunately, there is a way to resolve the problem of unpermitted work. The Building Department strives to work with homeowners to help them through the process of obtaining necessary “after the fact” permits. The following steps should be followed:

- Apply for a building permit on the Town’s [Building Department](#) website and pay the permit fee(s). Land Use and the Health Department and Zoning may be a part of the review and approval process, depending on the nature of the work.
- If the project involved any electrical work, you must have a licensed electrician inspect the work and certify with an affidavit on their letterhead submitted as the “electrical inspection.”
- Contact the Building Department to schedule an inspection of the work by the building official to confirm that the work was done according to current building codes.