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## WHY IS A BUILDING PERMIT REQUIRED?

Many lending institutions require proof of permits and inspections before loans are granted and proof of final inspection prior to loan closing. Many insurance companies now require mandatory inspections on fireplaces, remodeling, additions, and basement finishes. Additionally, inspections are required by some as a pre-requisite on the sale of used homes. Many real estate companies require proof of inspections prior to taking contracts to sell your home.

The building codes are applied consistently and equally to everyone. This means that:

1. The building owner knows that his/her building meets minimum standards of safety;
2. The builder knows that competitors are required to build to the same minimum standards;
3. Future owners of the structure are assured that the building is safe from structural or other hazards;
4. Each owner is assured that the neighbors may not build any structure which would endanger his/her property; and
5. Building occupants have the assurance that the building is safe from hazards.

The building permit can be thought of as an inexpensive insurance policy. With a building permit and the proper inspections, you are not at the mercy of someone who thinks they know the building codes and can be guaranteed that the work will meet minimum building and safety requirements.

In addition to the building codes, there are zoning ordinances, planning processes, engineering and flood control requirements, which provide the community the assurance that each home or place of business has some protection from undesirable development or physical danger.