

## Do I need a Building Permit?

The Town of Malabar has adopted the 2020 Florida Building Code, Building, 7th Edition for building activities, according to Chapter 1, Section 105 Permits are required when:

Any owner or owner's authorized agent who intends to construct, enlarge, alter, repair, move, demolish or change the occupancy of a building or structure, or to erect, install, enlarge, alter, repair, remove, convert or replace any impact-resistant coverings, electrical, gas, mechanical or plumbing system, the installation of which is regulated by this code, or to cause any such work to be performed, shall first make application to the building official and obtain the required permit.

In addition, the Town has adopted local ordinances to require property owners to obtain permits, current examples are driveway culverts, delivery and spread of more than 1,000 square feet of fill/dirt, tree removal, land clearing, pond excavation or fill, and or burn permits.

We encourage all property owners to inquire or apply for a building permit. Town Staff will review the inquiry or permit application at intake and determine if the scope of work requires a permit or additional permits. Visit the Town of Malabar's website for the building department at <u>Building Department | Malabar, FL (townofmalabar.org)</u> for readily available fill-in permit applications and information. We welcome your inquiries to the building department via email to <u>building@townofmalabar.org</u>, or by telephone (321) 727-7764, Option 1. The Building Department is open Monday – Thursday from 8:30 am to 5 pm. Inspections services are offered Monday – Friday.

All permits issued are valid for 6 months and expire within 90 days if work has yet to commence. The Building Official is authorized to grant one or more extensions of time for additional periods not exceeding 90 days each. The extension shall be requested in writing and justifiable cause demonstrated.

## What could possibly go wrong with work not done to code or without a permit?

Performing home improvements without acquiring a building permit can have serious consequences that can cost you a lot of time and money.

<u>Fines & penalties</u>. In the off-chance that code enforcement and building official authorities flag these violations, homeowners can face fines and penalties that far exceed the cost of permits not pulled, and may require contractors or DIYers to tear out work, such as drywall, and do it over.

<u>Will you be covered?</u> Not all code violations come back to bite the homeowner in the form of shoddy work that needs repair or city fines. But experts say if, for example, a homeowner does electrical work without proper permitting and problems down the road spark a fire, a homeowner's policy may not pay for damages.

<u>Red flags.</u> In many cases, a remodeling contractor must first be properly licensed with a municipality before they can obtain a building permit, which adds an extra layer of consumer protection to your next home remodeling project. If they ask you to pull your own permits, that could be a red flag the contractor isn't insured or doesn't have the required license to do the work. Don't take a contractor's word on it. Do your own research. Question any contractor who remodels without pulling a permit.

Contractors failing to pull permits to meet residential code requirements could lead to violations.

<u>Can I get a copy?</u> Request copies of all permits issued for your project. A contractor that does not possess the proper licenses, bonds, and permits might be unqualified to work on your home.

<u>Buying a new home.</u> If you're buying a home, insist on a thorough inspection before finalizing the purchase or moving in, and secure paperwork on previous renovations. The seller must provide full disclosure when selling a home. Ask what remodeling has been done and the permits that were pulled.