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Homeowner Building Guides: HOME BASEMENT FINISH

Why Do I Need a Permit?

There are many important reasons to obtain building permits and inspections for your construction project.

- ✓ **Permits protect your property value.** Building permits ensure your construction project meets code standards, which helps maintain the value of your home and neighborhood.
- ✓ **Permits save you money.** Homeowners insurance policies may not pay for damages caused by work done without permits and inspections.
- ✓ **Selling your home is easier with permits.** Potential buyers and lenders often require proof that work was done to code.
- ✓ Permits improve safety. Your permit allows the Building Department to inspect for potential hazards and unsafe construction, reducing the risk of fire, structural collapse, and other dangerous issues.
- ✓ **It's the law.** The township ordinance requires permits for construction projects.

What You Need to Apply for a Building Permit:

Floor Plan - Page 3: A drawing showing the layout and dimensions of the home basement finish.
Construction Details - Page 4: Detailed drawings showing how the home basement finish will be built, including materials and construction methods.
Additional Requirements - Page 4: Egress window and emergency escape requirements.
Permit Application: Official application for a building permit.

Did You Know?

- ✓ If you act as your own contractor (owner-builder), you are legally responsible for the permit and any injuries to onsite workers.
- ✓ If you plan to do your own work, including all construction tasks, you may apply for the permit.
- ✓ It's recommended to hire a licensed contractor to perform the work.
- ✓ Permits are valid for work to begin within six months. If project will not be completed by the expiration date, please submit a Permit Extension Request.

Tips on Hiring Contractors

- ✓ Hire only licensed contractors (to ensure they have the required training and insurance).
- ✓ Get at least 3 bids (to compare pricing and ensure you're getting a fair deal).
- ✓ Get 3 references and see examples of their work.
- ✓ Get a written contract and make sure you understand it completely.
 - Do not make the final payment until you have received a Certificate of Occupancy, Final Inspection Report, approval, and you are satisfied with the work.
 - Make sure the contractor applies for the necessary permits.

Instructions: Please submit one complete set of the following.

- **1.** Floor plan of the entire basement
 - Draw to scale and include dimensions.
 - Label the use of every room.
 - Clearly distinguish existing vs. new work and finished vs. unfinished areas.
- 2. Structural changes
 - Identify any proposed modifications to existing structure (posts, beams, headers, floor joists, bearing walls).
- 3. Mechanical, electrical, and plumbing layout
 - Show locations of electrical outlets, switches, light fixtures, ceiling fans, and smoke/carbon monoxide detectors.
 - Indicate plumbing fixtures, piping changes, cleanouts, and equipment locations.
 - Show furnace and water heater location and indicate fuel type (electric/gas).
- **4.** Egress and windows
 - List all window sizes and types.
 - Identify emergency escape and rescue openings that meet egress requirements (size, sill height, clear opening).
- **5.** Ceiling heights
 - Indicate areas of dropped ceiling and mark any portions with a finished height less than 7 feet.
- **6.** Bathroom and fixture clearances
 - Show clearances around tubs, showers, toilets and sinks to verify compliance with code (e.g., clearances, access panels).

Ceiling Heights: If the finished ceiling will be under 7 feet, please consult your Building Department.

Smoke Alarms: Smoke alarms are required in all basements. If the finished basement includes a sleeping room, install a smoke alarm inside the sleeping room (ceiling or wall) and in the hallway or area immediately outside the room. Any smoke alarms added to meet these requirements must be hardwired with battery backup and interconnected with existing alarms. Additionally, smoke alarms must be hardwired and interconnected in all new and existing bedrooms, hallways, and on every level of the dwelling.

Fuel-Burning Appliances: Furnaces and water heaters must not be located in a bedroom or bathroom unless installed in a dedicated enclosure that draws all combustion air directly from outdoors. The enclosure must have a weather-stripped solid door with an approved self-closing device. If enclosing these appliances, provide adequate combustion air for proper operation. Maintain a minimum 30 in. clear working space in front of furnaces and water heaters. Each appliance must be serviceable or removable without removing or disturbing walls, piping, valves, wiring, or junction boxes.

Fire Blocking: Install fire blocking in concealed spaces of wood-furred walls at the ceiling level, at 10-foot intervals along the wall length, and at all intersections of concealed vertical and horizontal spaces (for example, where stud walls meet soffits or dropped ceilings). Typical fire-blocking details are included in this handout. Acceptable materials include 1-1/2" lumber, 3/4" plywood or particleboard, 1/2" gypsum board, or fiberglass insulation at least 16" high, securely fastened.

Space Under Stairs: If the area beneath the stairs is enclosed and intended for use, protect the walls and ceiling with 1/2" gypsum board.

Bathrooms: Provide at least 21" clear in front of the toilet and a minimum of 15" from the toilet centerline to any sidewall or obstruction. Showers must have a minimum inside area of 900 sq. in. (for example, 30" x 30"). Install a ventilation fan in toilet rooms and in bathrooms with non-operable (fixed) windows; the fan must vent to the building exterior.

Family Room

Closet

Unfinished
Storage

Linear
Closet

Coset

Coset

Coset

Coset

Coset

Coset

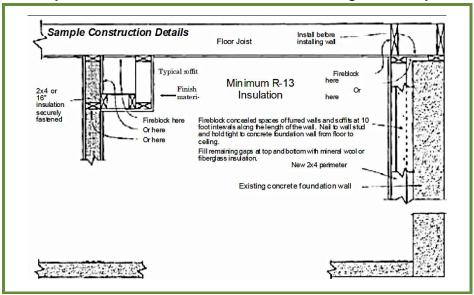
Coset

Coset

Floor Plan
Submit your proposed floor plan.

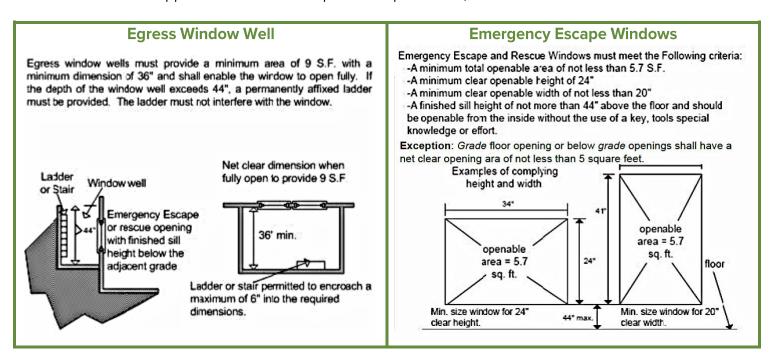
Construction Details

An example of the details our office will be looking for at inspection.



Emergency Escapes

All basements and sleeping rooms must have an emergency escape (egress) window or exterior door. Where the windowsill is below grade, provide an egress window with an exterior ladder or approved means of escape. For requirements, see IRC Section R310.



Notes:

- ✓ Permits are only issued after zoning approval, plan review, and payment has been received.
- ✓ The time required to conduct this review will depend on how complete the plans are, more complete plans allow for faster review.

How Do I Schedule an Inspection?

The most effective way to schedule an inspection is to complete the online request at oshtemo.org/building/inspection-request or scan the QR code below.

