



CASE STUDY | COMPLIANCE & RISK MITIGATION

THE WORK WAS MOVING.
THE PERMITS WERE NOT.

THE PROJECT

A substantial interior reconstruction project was underway following major property damage. The scope involved large-scale structural, mechanical, electrical, and plumbing work and was being managed by a local construction firm.

WHAT WE FOUND

Upon onboarding the project, HMOTL immediately identified a critical compliance failure: no structural or municipal permits had been filed or secured. For a project of this magnitude, that created serious exposure for the homeowner.

WHY IT WAS SERIOUS

Large restoration work cannot simply be treated as a cosmetic update. Permits and inspections establish the documented code path for hidden infrastructure. Without them, homeowners can face regulatory issues, insurance complications, and future disclosure problems.

MISCONCEPTION

"If a contractor has already started, the proper permits must already be in place."

THE INTERVENTION

HMOTL reported the discrepancy to the appropriate local authority, which led to an official stop-work order. The contractor then had to reverse course, compile documentation, secure the necessary permits, and realign the workflow to proper code oversight.

THE OUTCOME

By stepping in early, HMOTL helped protect the homeowner from long-term liability, title complications, and the risk of uncertified hidden work.

KEY TAKEAWAYS

PERMITS PROTECT THE HOMEOWNER

They are not just paperwork - they document code compliance and safeguard the asset.

HIDDEN WORK MUST BE VERIFIED

Once walls are closed, uninspected infrastructure becomes far more difficult and costly to address.

TRANSPARENCY MATTERS

Contractor convenience should never outweigh the owner's long-term protection.

OVERSIGHT PREVENTS FUTURE PROBLEMS

Insurance claims, resale disclosures, and valuation issues can all be affected by missing permits.

OVERSIGHT MATTERS

Good oversight is not only about what is being built -it is also about whether it is being built correctly and legally.