

Permits, and the work nobody filed

For buyers, owners and agents · about 4 minutes · reviewed August 21, 2026

How to read a parcel's permit history, what an open permit costs the next owner, and why the useful signal is often what the record does not contain.

From Scan the Block

Every public record on one San Francisco address, in a single report: the Assessor's file, permits and violations, zoning, hazards and the published earthquake maps, rent-control indication, and ten years of the surrounding blocks - each count compared with an average San Francisco area of the same size, and none of it scored. scantheblock.com

■ BUILDING PERMITS ARE NOT THE WHOLE PERMIT RECORD

San Francisco issues trade permits separately from building permits, with their own numbers and their own datasets: electrical and plumbing. Rewiring, a new panel, a re-pipe, a water heater - plenty of work needs one of these and no building permit at all.

So a parcel that looks untouched in the building-permit history can have had its wiring replaced twice. The report reads both, keyed to the same block and lot, and counts anything still open. An unfinalled trade permit is an open obligation exactly like an unfinalled building permit, and it is the kind of thing that surfaces late in a transaction.

Note

Nearly half of all plumbing permits in the city's record carry no status at all. That is the city never having recorded an outcome, which is not the same as the work having been completed. The report counts those separately and says how many there are, rather than rounding them into either answer.

■ A PERMIT IS PAPERWORK, NOT A BUILDING

The permit record tells you what somebody declared to the city, when, what it was going to cost, and whether the city ever recorded it as finished. It does not tell you the work was good, and it does not tell you the work happened.

The more useful reading runs the other way. Work done without a permit does not appear at all - so the signal is often the gap between what a building visibly is and what its record says was ever permitted.

■ WHAT THE REPORT GIVES YOU

- The count and the span - how many permits on the parcel, and the date of the earliest. A building with decades of small permits reads differently from one with none.
- Declared cost, summed over the permits read. On a long history the report says how many that covers rather than presenting it as a lifetime total.
- What is still open - filed and never recorded as finalled.
- The recent list, with dates, descriptions and cost.

■ OPEN PERMITS TRANSFER WITH THE BUILDING

This is the part that costs money. A permit filed and never closed out is an obligation the next owner inherits, and closing somebody else's unfinished paperwork can mean re-inspection, corrective work, or a fresh application.

Often the innocent explanation is the right one: the work finished and the final inspection never got scheduled. That is fixable - but it is fixable on a timescale of weeks, not in the days before a close, which is why it is worth finding early.

Note

The report reads the city's own status vocabulary rather than matching words loosely. Disapproved is not an open permit, and the distinction matters: a refused application is not outstanding work.

■ READING THE RECORD AGAINST THE BUILDING

The most valuable ten minutes: compare the permit history with the listing photographs, or with what you saw at the viewing.

1. A renovated kitchen, an added bathroom, a finished basement, a deck, a roof deck, a converted garage - each of these normally requires a permit.
2. If the record shows nothing corresponding, that is a question, not an accusation. Was this work permitted, and is there paperwork?
3. Ask it early and ask it plainly. Unpermitted work affects insurance, financing, what an appraiser will count, and sometimes what you are allowed to keep.
4. An added unit is its own question - an unpermitted dwelling unit is a different order of problem from an unpermitted deck.

■ THE 3R, AND WHAT THIS IS NOT

San Francisco's Report of Residential Building Record - the 3R - is the city's own summary for a residential sale: the permitted use, the number of units on record, and the permit history. A seller orders it from the Department of Building Inspection.

This report covers much of the same ground from the same block and lot, and it covers it three weeks earlier. It does not replace the 3R. Order it anyway; what this gives you is the contents in advance, and the questions to have already asked.

■ THE PERMITS THAT ARE NOT ABOUT THIS BUILDING

The report also counts permits filed in the surrounding area, and separately lists the development pipeline - what is approved to be built nearby, and how many net new homes it would add. A quiet outlook is a fact about somebody else's project schedule.

■ TWO THINGS THE RECORD CANNOT DO

- It is not an inspection. Filed paperwork describes obligations, not a foundation or a roof.
- It does not date the building's condition. A permit from 1974 tells you work was declared in 1974, and

nothing about what has happened since.

■ READ THE RECORD ON AN ACTUAL ADDRESS

Everything described in this guide comes out of one report on one San Francisco address. Type an address at scantheblock.com and it takes a few seconds; re-opening a report you have already run is free, always. Reports are a web page and a PDF you can share, and every figure carries the caveat that qualifies it.

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■ ABOUT THIS GUIDE

Last reviewed August 21, 2026. Every rule described here is San Francisco's, not ours, and the city changes them - where a date or a threshold matters to a deal, confirm it against the city. This is general information about public records and not legal, tax or investment advice.

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