SJBA
South Jersey Business Association

HOMEOWNER PLANNING SERIES · WORKBOOK 02

Build Useful Space From a Sound Plan.

Basement Finishing Planning Kit



Before finishes, confirm the space suits its intended use. This workbook helps you record moisture history, check suitability with the right authorities, keep equipment serviceable, and sequence the work.

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02 · INTENDED USE

What should this space do for your household?

Choose the uses you have in mind. Each one raises different questions.

INTENDED USES: MARK ALL THAT APPLY

- ☐ Family or media room
- ☐ Home office
- ☐ Guest or sleeping space
- ☐ Bathroom
- ☐ Exercise space
- ☐ Hobby or workshop
- ☐ Storage
- ☐ Other: _____

A planned use is not a confirmed use

Sleeping rooms and bathrooms in particular raise egress, ventilation, and permit questions. Your municipal construction office and qualified professionals confirm whether the space can be used as intended.

WHERE ARE YOU STARTING? MARK ONE.

- ☐ **Exploring** — Testing the idea
- ☐ **Assessing** — Checking conditions
- ☐ **Designing** — Layout and pricing
- ☐ **Ready to build** — Approvals in hand

Measurable project goal (what will be true when this is done?)

Decision owner

Target date

How progress will be tracked

Next review date

NOTES

03 · EXISTING CONDITIONS

Existing conditions and moisture history

Moisture history shapes every later decision. Record what you have seen, when, and in what weather.

Approximate age of home	Current basement use	Foundation type, if known

MOISTURE HISTORY

Date or season	Location	Observed (water, damp, odor, residue)	Weather	Action taken

EQUIPMENT CURRENTLY IN THE SPACE

- ☐ Furnace or boiler
- ☐ Water heater
- ☐ Sump pump
- ☐ Electrical panel
- ☐ Main water shutoff
- ☐ Laundry
- ☐ Fuel tank
- ☐ Radon system

Radon

NJDEP recommends radon testing for all homes. Ask whether testing should happen before finishing. NJDEP certifies businesses that test and mitigate radon for others.



PROFESSIONAL FINDINGS

Professional / role	Date	Findings	Unresolved questions

04 · SUITABILITY

Suitability checkpoint before design

Get each answer from the appropriate professional or authority, and record who confirmed it.

Checkpoint	Question to ask	Confirmed by	Date	Result / next step
Structure	Are any cracks, beams, or posts a concern for this plan?			
Moisture	Is the source understood and controlled?			
Access	Stairs, headroom, and getting materials in			
Egress	What is required for the intended use?			
Ceiling height	What applies to this use and this space?			
Equipment	What clearance and service access must remain?			
Ventilation	How will fresh air and moisture be handled?			
Radon	Has the home been tested? What were the results?			

No code minimums in this workbook

This workbook does not state ceiling heights, egress sizes, or other code requirements. They depend on the intended use and the code in effect. Confirm them with your municipal construction office.

DECISION: PROCEED, CHANGE THE USE, OR RESOLVE CONDITIONS FIRST

05 · ZONING AND CIRCULATION

Room zoning and circulation

Sketch the space as it is, then show proposed zones. Keep paths to stairs, exits, and equipment clear.

Zone	Primary use	Needs: light, outlets, quiet, storage

06 · SYSTEMS COORDINATION

Mechanical, electrical, plumbing, and service access

Finished walls and ceilings must not cut off access to equipment that needs service or inspection.

System	Current location	Change proposed?	Access to preserve	Who coordinates
Heating equipment				
Cooling and ductwork				
Water heater				
Electrical panel				
Plumbing lines and cleanouts				
Sump pump and discharge				
Shutoff valves				
Laundry and dryer venting				
New lighting and outlets				

QUESTIONS FOR THE TRADES

1 Will any wall or ceiling block access to equipment that needs inspection or service?

2 Can the heating and cooling system serve the new space, or is another approach needed?

3 Where will new circuits come from, and has panel capacity been confirmed?

07 · PERMITS AND USE

Municipality, permit, inspection, and use-verification log

Record each question, who answered it, and what happens next. A conversation is not an approval.

Who decides

New Jersey's Uniform Construction Code applies statewide and is administered by your municipal construction office. Ask that office whether your project needs permits and inspections, and record the answer. Zoning questions may be handled separately.

Date	Source / contact	Question asked	Answer or decision	Next action

INSPECTIONS TO ASK ABOUT

- ☐ Framing
- ☐ Electrical rough-in
- ☐ Plumbing rough-in
- ☐ Insulation
- ☐ Mechanical
- ☐ Final

08 · BUDGET AND PROPOSALS

Budget and like-for-like proposal comparison

Use your own quotes. Make sure each proposal covers the same scope before comparing totals.

Budget line	Quote source	Amount
Moisture correction		
Framing and insulation		
Electrical		
Plumbing		
Heating and cooling		
Walls and ceilings		
Flooring		
Doors, trim, paint		
Bathroom, if included		
Permits		
Contingency		
Total		

Comparison point	Proposal A	Proposal B	Proposal C
Scope matches plan			
Moisture work included			
Exclusions			
Allowances			
Schedule			
Warranty			
Total			

09 · MATERIALS AND COMFORT

Materials, storage, lighting, and comfort

Ask how each option tolerates basement conditions in your home, then decide.

Decision	Option considered	Moisture tolerance (ask)	Maintenance	Choice
Wall finish				
Ceiling approach				
Flooring				
Insulation approach				
Doors and trim				

STORAGE NEEDS

- ☐ Seasonal items
- ☐ Tools
- ☐ Bulk pantry
- ☐ Documents kept off the floor
- ☐ Toys and games
- ☐ Sports equipment

LIGHTING AND COMFORT

Area	Light needed	Outlets / data	Comfort concern

10 · CONSTRUCTION SEQUENCE

Sequence, concealed-work checks, and changes

Before walls close, document what will be hidden.

SEQUENCE

01	02	03	04	05	06
Moisture	**Rough-ins**	**Inspections**	**Close-in**	**Finishes**	**Final**
Resolve first	Trades in walls	As required	Insulate, walls	Floors, trim	Review, sign-off

CONCEALED-WORK CHECK BEFORE WALLS CLOSE

Item	Photographed?	Verified by	Date
Wiring locations			
Plumbing lines			
Duct runs			
Moisture conditions			
Insulation			

CHANGE LOG

Date	Change	Reason	Cost / time	Approved

11 · COMPLETION

Completion, documents, and ongoing moisture observation

Finishing is not the end of observation. Keep watching after heavy rain.

COMPLETION ITEMS

- [ ] Inspection results recorded, if applicable
- [ ] Smoke and CO alarm questions discussed
- [ ] Photos of concealed work saved
- [ ] Equipment access confirmed open
- [ ] Manuals and warranties received
- [ ] Punch list complete

UNRESOLVED WORK

Item	Responsible	Date	Done

MOISTURE OBSERVATION LOG

Date	Weather	Areas checked	Observation	Action

12 · PROFESSIONAL CONVERSATIONS

Professional conversation planner

Prepare before each conversation and record what was decided. Mark the roles that apply to your project; not every project needs every role.

ROLES THAT MAY BE RELEVANT

- [ ] Renovation contractor
- [ ] Waterproofing or drainage specialist
- [ ] Electrician
- [ ] Plumber
- [ ] HVAC contractor
- [ ] Designer or architect
- [ ] Structural engineer, where needed
- [ ] NJDEP-certified radon business
- [ ] Municipal construction office

Conversation 1: professional role | **Name / company** | **Date**

Questions to ask

Documents to bring | **Recommendation received**

Action and owner | **Deadline** | **Follow-up date**

Conversation 2: professional role | **Name / company** | **Date**

Questions to ask

Documents to bring | **Recommendation received**

Action and owner | **Deadline** | **Follow-up date**

Finding current professionals

Membership changes over time, so this workbook names roles, not members. Visit SJBA to explore current professionals. A listing is not an endorsement or guarantee; verify registration, licensing, insurance, and references for any professional, inside or outside SJBA.

13 · ACTION PLAN

Priority action plan

List next actions in priority order. Review this page on a set schedule and whenever the plan changes.

#	Action	Owner	Due	Depends on	Done
1					
2					
3					
4					
5					
6					
7					

REVIEW CADENCE

- ☐ Weekly
- ☐ Every two weeks
- ☐ Monthly
- ☐ At each milestone

DOCUMENTS TO RETAIN

- ☐ Permits and inspection results
- ☐ Contracts and change orders
- ☐ Concealed-work photos
- ☐ Warranties and manuals
- ☐ Radon test results
- ☐ Moisture log

NOTES

14 · SOURCES AND NEXT STEPS

Official sources, About SJBA, and next steps

OFFICIAL SOURCES, CHECKED OCTOBER 2026

NJ Department of Community Affairs: Division of Codes and Standards
The Uniform Construction Code applies statewide and is enforced by each municipal construction office. Ask your local office what applies to your project.
www.nj.gov/dca/divisions/codes

NJ Division of Consumer Affairs: License Verification
Look up home improvement registrations and trade licenses, such as electrical and plumbing, by business name.
newjersey.mylicense.com/verification

U.S. EPA: Mold
Federal guidance on moisture, mold, and indoor air in homes.
www.epa.gov/mold

NJ Division of Consumer Affairs: Home Improvement Contractors
State registration program for home improvement contractors, with a link to verify a contractor's registration.
www.njconsumeraffairs.gov/ocp/Pages/hic.aspx

NJ Department of Environmental Protection: Radon
NJDEP recommends radon testing for all homes and certifies radon measurement and mitigation businesses.
dep.nj.gov/rpp/radon

Companion article: "Finishing Your Basement." Find it with SJBA's homeowner resources at southjerseybusinessassociation.org.

SJBA Inc. South Jersey Business Association

About SJBA

Founded in 1994, the South Jersey Business Association is a structured, category-exclusive referral network for South Jersey business owners serving Camden, Gloucester, and Burlington counties. Members hold one seat per professional category and follow attendance and referral standards.

Visit SJBA to explore current professionals

Established business owner? Visit a Meeting

Planning note. This workbook is general educational planning information for South Jersey homeowners. It is not individualized legal, insurance, financial, engineering, or construction advice. Requirements vary by municipality, property, and project; qualified professionals and the relevant authorities should confirm applicable decisions. SJBA does not perform, supervise, or guarantee the work of any member or other professional. Rules change; confirm details with each source. Photos are illustrative, not SJBA members or member projects.