



# Permits

## Protect the Safety & Value of Your Home

### *How do permits protect my home?*

- Permits ensure that a certified inspector inspects the construction project or installation. Inspections help make sure work is done safely and to code. When a city or county inspector approves work, you can ask questions from an expert and know that the work has been checked for safety violations. This is of particular value to the do-it-yourselfer who doesn't make installations every day. Incorrect installations can result in house fires, flood damage, and/or structural problems.
- Permits help ensure that licensed contractors do the work if the homeowner doesn't handle the job. Only Construction Contractors Board (CCB) licensed contractors, and those who carry a trade license, such as plumbers and electricians, are allowed to legally work in Oregon. State and local building departments issue permits only to contractors who are properly licensed and bonded.

### *What about value? Getting a permit can save you money!*

- Inspections help ensure that work meets the building code. Inspections not only reveal minor problems that could lead to costly repairs, but also liability and life-safety concerns like structural weaknesses, dangerous wiring or defective plumbing.
- When it comes to selling a house, realtors and lenders may require that any construction work is done with permits to ensure that the house is safe for future occupants. If work is not permitted, instead of closing on your home, you'll have to scramble to catch up with permits and inspections - and additional repair work if the installations weren't made to code.
- Insurance companies may not cover construction work that isn't permitted. If your unpermitted deck collapses, you may be liable for injuries or out thousands of dollars for repairs.

### *Here's what homeowners can do to protect themselves:*

- Insist on permits! It simply doesn't pay to cut corners when it comes to your biggest financial asset, your home.
- Check a contractor's CCB license to ensure that the contractor is legally licensed and bonded to work in Oregon. Beware of a contractor willing to work without permits.
- Use - or insist that the contractor uses - only licensed plumbers and electricians. Along with homeowners working on their own homes, only licensed plumbers and electricians are legally allowed to do plumbing or electrical work in Oregon. Professional licenses reflect four years of intense training and annual continuing education, and ensure that contractors are qualified to do the work.

### *How do I get a permit?*

- When using licensed contractors, they will take out the permits. Always retain copies for your records.
- If you are doing the work yourself, you can call the local building department or use the Internet. Getting a permit is as often as easy as downloading a form and sending the application and fee to the local jurisdiction.
- County and city front desks are set up to help you through the permit process.