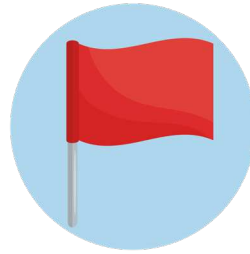


GUIDE TO BUILDING PERMITS AND INSPECTIONS



Red Flags

Your contractor is not licensed. Check to see if the contractor you plan to hire is licensed, and whether there are any serious complaints.

www.ccb.state.or.us/search

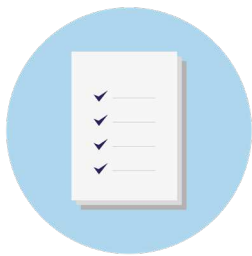
Your contractor includes price hikes based on permit deadlines. Beware of large price hikes if a permit is not issued by a certain deadline. Permit delays may be out of your control and out of the County's control.

Your contractor asks you to pull permits in your name. The person or entity pulling the permit is responsible for the work passing inspection. Reasons a contractor might ask you to pull permits in your name are:

- The contractor is not properly licensed for the type or size of work.
- They may lack the proper insurance to cover any mishaps or injuries.
- They are not confident their work will pass inspection.
- They don't want to be responsible for fixing any problems if the project fails inspection.

Your contractor encourages or suggests not pulling permits for some or all of the project. There are serious financial and legal issues created if the required permits are not pulled.

- You may be required to apply for a permit after the fact, at a greatly increased cost.
- You might have to tear out walls or ceilings – at your cost – in order for the work to be inspected.
- When you sell or refinance your property, disclosure statements need to address work without permits and lending institutions often require that the non-permitted work be permitted and inspected.



Permit Purpose

Building permits certify that work was done to a certain standard, provide historic information of the permitted work, and can be important for future development, sales and insurance coverage.

Building permits need to be obtained – or pulled – before work starts, and inspections performed throughout the project ensure standards are being met. Once a project is finished and has passed the last inspection the building permits are approved and “finalled” in county records.

Failed inspections can be re-done. In most cases, you will have the opportunity to fix the issues noted by the inspector and schedule a new inspection. Not getting a required building permit means your project won't be inspected and you could wind up with costly issues that cause part of your home to have structural issues or other problems. Insurance companies may not allow policies or pay for claims on unpermitted projects.

Permits are valid for 180 days. Each approved inspection renews the associated permit(s) for another 180 days.



Property Owner Checklist

- 1. Choose an above-board contractor.** Work with a contractor who is licensed, bonded and insured. Check recent references. Be suspicious of prices or timelines that seem too good to be true. There are plenty of contractors – or people who say they are contractors – willing to take advantage of fire survivors.
- 2. Set expectations early.** Before you sign anything talk with your contractor about your expectation that they pull all necessary permits (never you), decide how your contractor will communicate with you (how often, what format, expected updates, etc.), and talk about what your contractor will need from you.
- 3. Review your contract before signing.** The contract should require the contractor to pull all required permits in their name, get all inspections done, pass all inspections, and if their work does not pass inspection, cover the costs related to fixing the issues.
- 4. Be present at inspections.** If possible, join your contractor and the inspector when they walk through your project. It will help you understand what, if any, issues are found – and help hold your contractor accountable. A professional contractor should not have an issue with the property owner being present during inspections.
- 5. Understand the scope of the inspections and approvals.** Was the inspection for electrical, structural, plumbing or other work? Was it approved? Your contractor should not cover up the work that needs inspection before receiving an approval.

- 6. Advocate for yourself.** If you aren't getting the information you need from your contractor, speak up. It's your property, your project and your budget. You can also reach out to Lane County Land Management Division's Building Safety team at 541-682-4651.



Legal Review

You may consider having your contract reviewed by an attorney before signing. Legal assistance may be available for seniors or low-income Oregonians.

Oregon Disaster Legal Services
1-800-944-2428

Oregon Law Center
541-485-1017

Oregon State Bar Modest Means Program
1-800-452-7636



Resources

Lane County Land Management Building Safety
541-682-4651

Oregon Construction Contractors Board
503-378-4521
ccb.info@ccb.oregon.gov

**Oregon Department of Justice
Consumer Protection**
1-877-877-9392

