



Permits: Homeowner or Contractor?

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Construction permits are necessary in all cases of new construction and for most remodeling projects. Special permits are needed for mechanical, plumbing and electrical work.

If your contractor has asked you to pull the permits for your project, you need to consider the consequences. Ultimately, the party who pulls the permit is responsible for the work to be done in accordance to the Universal Building Code (or similar adopted codes). There may be big issues later on if you pull your own permits.

Homeowners who have not had the proper permits pulled for a project have faced issues with refinancing, insurance for property; resell values decreasing; additional city and/or state fines and facing having to redo the entire project.

Others have had disaster striking in the form of bad construction: heaving or moving ground, shock from outlets, carbon monoxide build-up, backed up sewage and many other issues.

Some homeowners think that pulling a permit adds unnecessary costs to the project – for some as much as an additional 30% of the price for remodeling/new construction. That can add up to thousands, but having no permit can add much more in the end. A

non-permitted project may be rejected by a city inspector later and may have to be tore out and redone.

Many homeowners think there are added unreasonable requirements on the construction such as inspections; ensuring work is to code and waiting for professional advice on structures. Again, having no permit, you could end up spending much more in the end because of poor quality, incorrect installation of materials, or just bad construction in general.

Delays to the project are also a reason homeowners don't want to pull a permit. Project managers know the timeframes, and the building inspection department does too...Taking the necessary time to review and approve a project is a step that is necessary in order to ensure the projects are safe.

Some are fearful that the permit process will trigger a raise in assessment values, which leads to increased taxes. This is not true. The county assesses values, typically the city issues permits.

If the contractor didn't pull the permit, they are not responsible for the work...you are. Not their problem if one of these disasters strike. They'll charge you more to come in and "fix" it for you – most likely without a permit again...

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