

Let's Talk About...

THE IMPORTANCE OF BUILDING PERMITS

Every week I get calls about properties in Hamilton. Sometimes it is a banker, asking about a property that the owner wants to use as collateral for a loan. Sometimes it is an insurance adjustor, asking about a property for which a damage claim has been filed. Sometimes it is a realtor, inquiring about a property that the owner is listing for sale.

Usually the call is made because the owner says that there was a new heating and air conditioning system installed, or a new roof, or a new water heater, or a room addition, or any number of enhancements. The caller wants to verify that the work was done, and the questions are always the same: Was there a permit? If so, who did the work? Was the contractor licensed? Was the work inspected?

Sadly, most times, there is no permit on file. This doesn't mean that the work wasn't done, just that a permit wasn't obtained. Working on a structure without a permit is like ordering rabies vaccine online and giving it to your dog yourself; yes, your dog is protected against rabies, but since it wasn't done by a licensed veterinarian, it isn't recognized by the state of Texas. Without a permit, your improvements are unrecognized by lenders, insurance adjustors and potential buyers.

The primary purpose of permits, however, is to ensure the safety of the city's residents. For this reason, the city has recently made several major enhancements to the permitting process:

1. Software has been purchased to replace the old paper permits (which were difficult to maintain, store and search) with electronic records that facilitate tracking and reporting.
2. Policies and procedures are in the process of being documented to provide consistent permitting, regardless of staffing changes.
3. Since receiving approval by the City Council in April, the permit fee now pays for inspections by licensed electrical, plumbing, mechanical and building inspectors.

Having licensed inspections is a big win for the owner, for the city and for the contractors.

For the owner, having licensed inspections ensures that the work and materials are up to the appropriate International Code Council standards, and that the owner is getting the quality of work and materials for which he/she is paying.

For the city, having licensed inspections reduces liability, and increases the safety factor for the city's residents.

For contractors, having licensed inspections levels the playing field, weeding out the ~~unscrupulous~~ contractors who are able to bid low by using unqualified labor and substandard materials. ~~Like cream,~~ The good contractors will rise to the top. The poor contractors will move on ~~to new victims~~.

For most of us, our home or business is the biggest investment that we will ever make. Getting a permit is a very inexpensive way to ensure that the work is done well and that we can prove it down the line.

When do you need to get a permit? I'll have to cover that next week. Until then, if you have any questions, please give me a call at City Hall. ~~Stay safe, everyone.~~