

WHY ARE BUILDING PERMITS IMPORTANT?

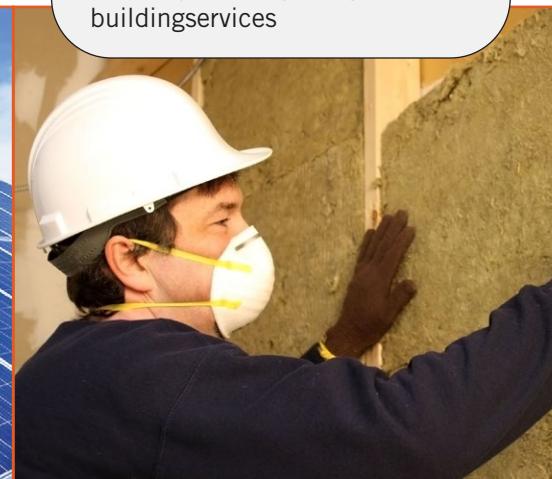
The Building Services Department's mission is to provide exceptional, professional, and responsive construction services for residents, contractors, and developers in the city of Dubuque. These services protect and enhance the investment, safety, welfare, and resiliency of our community. **Here are a few reasons why building permits are an important part of your projects:**

- 1 Your permit allows city code officials to identify and address substandard work. These efforts result in enhanced health, safety, and welfare for building occupants and our community. By following code guidelines, your completed project will meet national safety standards.
- 2 Property insurers might deny claims for damages caused by work done without permits and inspections. The plan review process also helps reduce costly change orders by identifying design issues before work begins.
- 3 Your property is likely one of your biggest investments. Failure to obtain permits and inspections could jeopardize the value of your investment.
- 4 When property is sold, owners are required to disclose what improvements or repairs have been made. Unpermitted work is a liability and many financial institutions will not provide financing if work has not been permitted and inspected. Property insurers may also deny coverage.
- 5 A city ordinance requires permits for work. Failure to get permits can result in a municipal infraction and work begun without a permit will result in increased permit fees later. In some instances, work completed without a permit may have to be removed to be inspected.
- 6 Building codes and their enforcement reduce risk, which is an important consideration in a community's Insurance Service Office (ISO) rating. The ISO collects information useful in many aspects of insurance. Through the Building Code Effectiveness Grading Schedule (BCEGS) program, ISO assesses the building codes in individual communities and how those communities enforce their building codes. The BCEGS program assigns each city a BCEGS grade of 1 (which is the best) to 10. Dubuque has a rating of 4. Essentially, municipalities with up-to-date and well-enforced codes demonstrate less risk, and all of our property insurance rates reflect that. Building permits and codes provide an economic value for all residents in the form of credits and reduced expenses from property insurance carriers.



Make sure you or your contractor has applied for and been issued a permit prior to any work starting. Your property is your investment...protect it.

Please contact the City of Dubuque Building Services Department to learn more at (563) 589-4150 or visit www.cityofdubuque.org/buildingservices





WHAT REQUIRES A BUILDING PERMIT?

- New houses
- Wood decks, patio covers, porches (repairs and replacements)
- Roofing work
- Siding, soffit, fascia, casings
- Additions
- Garages, carports
- Any accessory structure larger than 200 sq. ft.
- Structural repairs, i.e., foundations, walls, headers, beams, joists, & rafters
- Retaining walls over 4 ft. high
- Backyard swimming pools
- Interior remodeling involving drywall, moving/building of walls, and altering windows and/or doors
- Interior demolition for remodel
- Demolition of all or part of a structure

WHAT REQUIRES AN ELECTRICAL, PLUMBING, AND/OR MECHANICAL PERMIT?

- Changing, relocating, or alteration to electrical service entrance
- Replacement of receptacles that are not the same type
- Rewiring house, adding outlets, adding central air conditioning
- Adding a new bath, changing locations of plumbing fixtures, installing a water meter
- Gas piping
- Installing a new or replacing a furnace, water heater, central air conditioning; including venting of an appliance



Under City Ordinance, single-family homeowners who are also occupants of the home may apply for and obtain permits to do their own work; however, if a contractor does the work, it is recommended the contractor obtain the permit. Contractors are required to be licensed in the City of Dubuque and by the State of Iowa. More information on licensing requirements can be found under "Contractor Licensing" at www.cityofdubuque.org/buildingservices.

**QUESTIONS? Contact the City of Dubuque Building Services Department at
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