



Guide to Residential Improvements

Build safety into your contract



SAINT PAUL
SAFETY & INSPECTIONS

When to Get a Permit Review

Smart homeowners will educate themselves on [local permitting requirements](#).

The contractor or homeowner may pull the appropriate permits—depending on the type of work—but knowing what's required gives you peace of mind. Your contract should spell out that the contractor is responsible for obtaining all necessary permits. If the homeowner obtains any permits, they are responsible for all required inspections and meeting all code requirements

Consumer Resources

For detailed building information including a description of [when a permit is required](#) (Hint: If the value of labor and materials for the work is estimated at \$500 or more, you need one.)

Learn more about your rights as a consumer and what to look for in a standard building contract at the [State Attorney General's Office](#).

Visit the [Department of Labor and Industry](#) website to learn more about licensed contractors.

To see if a complaint has been filed on a licensed contractor visit the [Better Business Bureau](#).

Considering a major remodel or building a new home in Saint Paul?

What about minor remodels, or repairs of structures on your property? The path to successful work on your home lies in knowing your rights and responsibilities and relying on contracts that protect your safety and the safety of your dwelling.

Steps homeowners should take before they start work:

- Find a state or local licensed contractor who is bound by law to meet minimum code requirements.
- Get a minimum of three estimates from licensed contractors.
- Educate yourself on local permitting requirements and what permits will be required.
- Final contract should include provision contractor will obtain all necessary permits, and final inspections will be completed by local municipal building inspectors.

What not to do

Do not sign any contract that does not state that final payment is contingent upon a final inspection and approval by the Department of Safety and Inspections. This “holdback clause” provides the incentive for the contractor to remedy any issues found by an inspector before they leave the job.

Do not make final payment for the job until it's inspected and approved. The best insurance a homeowner can get that the work has been completed to current code standards is final inspection and with written approval.



Bottom line: Protect the most valuable asset you'll have in your lifetime by making sure work on your home is up to Code.



For more information, visit us at stpaul.gov/dsi