

## **Advantages to Building Inspections Involving State Codes**

Lincoln County requires that all construction work, such as building or remodeling, conform to state codes. Permits are required, and, to make sure that the codes are followed, building inspections are performed at different stages of the job. At times, therefore, work may be temporarily halted until an inspection has been done and approval granted.

Is there any good reason for insisting that state codes be followed and for verifying compliance through building inspections? Yes, there are several advantages to the community, as shown below:

- **Building code enforcement prevents instant slums and therefore contributes to the maintenance of a stable tax base.** Without code enforcement, a builder can come into a community and build a sub-standard home that he will sell below the market value, thus affecting the value of the home constructed by a builder who builds at or above the standard. Even though there is a need for lower-cost housing, these homes need to be constructed to the same standards in order to assure the health, safety and welfare of those purchasing the home and to protect their investments.
- **The permitting/inspections system provides a means of systematically updating property assessments.** This is important so that each person within the county community is contributing fairly to the tax base.
- **Building inspections oftentimes result in lower insurance rates.** It is getting more difficult to purchase homeowner's insurance on a home that has not been inspected. Rates on homeowner's insurance are based on what is known as an ISO rating. Each locality is graded on a scale of 1 to 10, where 10 is the worst rating, causing insurance premiums to be higher. Much of what the locality is graded on involves permitting, plan review, and a code inspection program. Without these, a higher rating (which is bad) can be expected. The lower the rating is, the better it is.
- **Building inspections are often a prerequisite for state and federal grants.** A county cannot usually support itself without the help of state and federal grants. Without these grants, citizens pay higher taxes in order for the locality to survive and provide services to the community.

- **Codes protect the life, health, and property of citizens and thus help provide a better living environment.** With everyone building on the same level of guidelines, it causes the building market to be strong and fair. It helps to protect the property values of every person in the community by requiring everyone to live up to the same standard as far as construction is concerned.
- **Building codes and inspections assist in keeping growth at a moderate level.** We all know growth is going to happen, whether we like it or not. Building inspections provide a moderate way to keep the growth under control and consistent. Without building codes and inspections, everyone doing things “their own way” only leads to fast, uncontrolled growth that a local entity is not prepared for.