

## Business Notes

# Remodeling to sell your home? Be sure you have needed permits

If you're thinking of adding a room, remodeling the bath, or updating the wiring in your bedroom, find out whether a building permit is required. Not only does the permitting process ensure that the installation is safe for present and future occupants, the Building Codes Division of the Department of Consumer and Business Services is reminding Oregonians that a new law makes it difficult to sell a house for which proper permits were not secured.

As of July 1, Senate Bill 515, passed in 2003, requires home sellers to disclose to prospective buyers any remodeling done to the house and whether permits were obtained for the work. So, if you're thinking about adding a room or updating wiring, call the building de-

partment that has jurisdiction in your area.

"So many people are finding that they need permits to sell their houses that we now have a "Get Legal" program designed to provide permits and inspections for work done without a permit," says Jackie Phillips, City of Portland.

Other building departments are following suit and responding to the new demand for permits.

"it's easier and less expensive - and much less a headache - to secure permits at the beginning of the project," said Scott Caufield, building official for Clackamas County. "A home is usually a family's biggest financial asset and it's worth the investment to ensure that the work is performed to

structural and safety standards."

To find out more about permits and when and whether they are necessary, those with

remodeling ideas should consult <[www.permitsprotect.info](http://www.permitsprotect.info)> a Web site that provides information on types of permits, where to apply for them, where

to find a licensed contractor, links to contractor license checks, and how to find the building department in your area.



## Re-opening of Oak Ranch Quarry makes rock available locally, again

The Oak Ranch Quarry, on Apiary Road, has new operators and is once again open to the public.

The only public quarry in the area, it is now being operated by Heilmann Land Services of Oregon, Inc., a company owned by April and Bob Wood and Bud and Dodi Heilmann, all of Birkenfeld.

Re-opened on July 1 to the public, the quarry offers 3/4 minus, 2" minus and pit run (approximately 6" minus) rock for pickup or delivery. Just remember, if you pick it up, it means you shovel it there and then shovel it at home. The quarry will have about 20,000 yards of each size available per year.

The goal is "to provide reasonable, local rock year round," Bob Wood said. With over 40 years of experience in gravel, Heilmann Land Services will

have no trouble becoming a reliable source for all rock users.

Located on Apiary Road at Milepost 15.5, which is 3.5 miles east of Hwy 47, the quarry is open Monday through Friday from 7:30 a.m. to 4:00 p.m. Special arrangements for other hours or special delivery needs can be accommodated with one to two days advance notice. Said April Wood, "Give us a call, we are happy to help. It's important to us to be part of the community." For special arrangements or more information call 503-755-0400 or e-mail the quarry at <[oakranchquarry@dia.oregon.net](mailto:oakranchquarry@dia.oregon.net)>.

Unfortunately, if you were using the lack of local rock as an excuse to put off that driveway or other project - sorry about that - time's up. Oak Ranch Quarry is now open for all those gravel "honey-do's."

## Our Home Equity Line of Credit is loaded with pluses.

**4.00%**  
APR\*

- + No closing costs
- + Easy application & less paperwork
- + Borrow up to 125% of home's value
- + Payments as low as interest only
- + Fixed-rate loan option

**Think Smart. Bank Smart.**



## B&B Computing

*Quality work at reasonable rates*

- > System configuration, upgrades and problem resolution
- > Graphics, ads, brochures and Digital Camera help
- > Internet connectivity (DSL) and training
- > Home & business applications

(503) 429-0817

[bnb998@msn.com](mailto:bnb998@msn.com)



For more information or to apply, stop into your nearest branch, call 888-444-BANK(2265) ext. 4100 or visit the #1 Internet Banking site at [usbank.com](http://usbank.com)\*\*

\*The 4.00% variable APR is available with any new or existing U.S. Bank checking account, loan to value (LTV) of 80% or less and credit limit greater than \$50,000. Higher rates apply for higher loan to values. The Annual Percentage Rate (APR) will vary at Prime Rate as published in the Wall Street Journal. As of July 1, 2004 the variable rate for lines of credit is Prime + .25% to Prime + 2.75%. The APR is 4.00% to 7.00%. There is a floor rate of 3.99% APR. The rate will not exceed 25% APR. An annual fee of up to \$90 may apply after the first year. The \$50 fixed-rate loan option fee of \$50 is waived for the first loan. Offer is effective for new applications taken by August 13, 2004 and the account must book by September 13, 2004. Offer is subject to normal credit approval. Property insurance is required. Interest on amounts exceeding 100% of the available equity is not tax deductible. Consult your tax advisor regarding the deductibility of interest. Rate subject to change. Some restrictions may apply. Home equity loans and lines of credit are offered through U.S. Bank National Association ND. \*\*As ranked by Speer and Associates. Member FDIC