

Lesson 7

Example of a Deck

What is damage?

What is required to fix it?

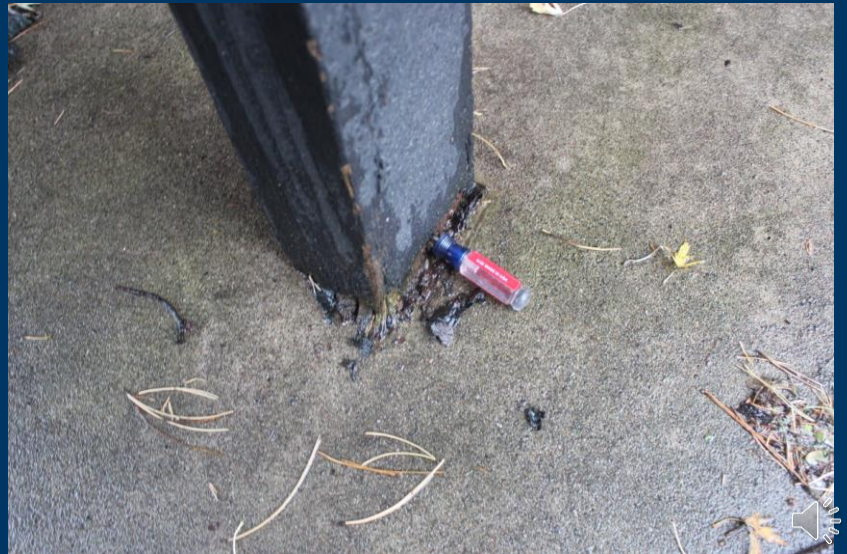
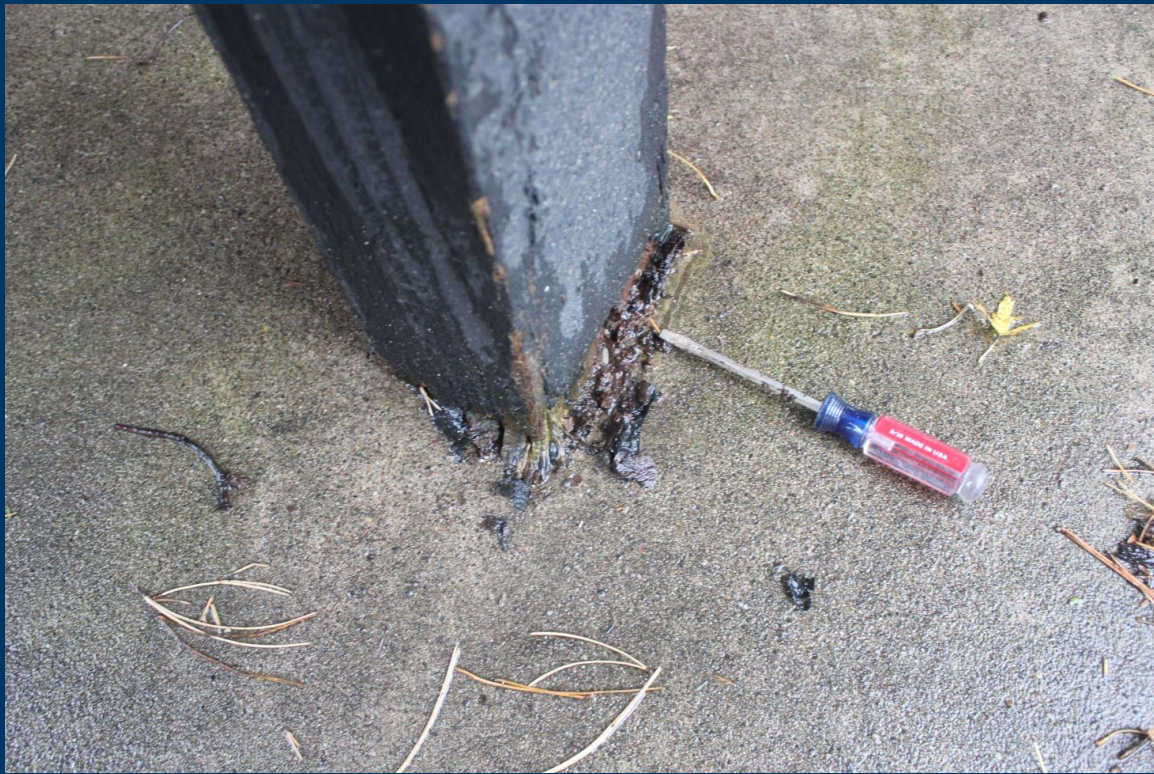












Letter from the City

To Whom It May Concern:

After reviewing the photos provided and the inspection record from [REDACTED] Building Inspector for the City of [REDACTED], the deck will need to be replaced or have a Minnesota registered professional engineer sign off on the structure to verify it is structurally sound before any work can begin.

It is my understanding that the repairs are being made because of hail damage to the deck boards and the guardrail on the deck. The deck appears to have been built with the dwelling in the late 60's. This deck is about eight feet off the ground and would therefore require a building permit to build or make a repair today. The guardrail is not in compliance and the joists may be structurally over span. Both the guardrails and the joists are safety elements of the deck and will need to be brought into compliance with 2015 State building code if the guardrail or the deck boards are replaced.



1300.0180 UNSAFE BUILDINGS OR STRUCTURES.

- A building or structure regulated by the code is unsafe, for purposes of this part, if it is structurally unsafe, not provided with adequate egress, a fire hazard, or otherwise dangerous to human life.
- The building official shall order any building or portion of a building to be vacated if continued use is dangerous to life, health, or safety of the occupants. The order shall be in writing and state the reasons for the action.
- All unsafe buildings, structures, or appendages are public nuisances and must be abated by repair, rehabilitation, demolition, or removal according to Minnesota Statutes, sections 463.15 to 463.26.

https://codes.iccsafe.org/content/MNBC2020P1/2020-minnesota-building-code-administration#MNBC2020P1_Ch1300_Sec1300.0180



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2015 Minnesota Statutes > INSURANCE > Chapter 65A > Section 65A.10

◀ 65A.09

65A.11 ▶

65A.10 LIMITATION.

§Subdivision 1. Buildings. Nothing contained in sections 65A.08 and 65A.09 shall be construed to preclude insurance against the cost, in excess of actual cash value at the time any loss or damage occurs, of actually repairing, rebuilding or replacing the insured property.

Subject to any applicable policy limits, where an insurer offers replacement cost insurance: (i) the insurance must cover the cost of replacing, rebuilding, or repairing any loss or damaged property in accordance with the minimum code as required by state or local authorities; and (ii) the insurance coverage may not be conditioned on replacing or rebuilding the damaged property at its original location on the owner's property if the structure must be relocated because of zoning or land use regulations of state or local government. In the case of a partial loss, unless more extensive coverage is otherwise specified in the policy, this coverage applies only to the damaged portion of the property.



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AJ104.1 General

The building official may require an existing building to be investigated and evaluated by a registered design professional in the case of proposed reconstruction of any portion of a building.



What is Provided to a Building Department

- Written scope of work submitted to the building department.
- Detailed drawings for damaged buildings such that a Contractor can submit the drawings to the local building department to obtain a building permit for the repair.
- A report, a letter, or drawings that are signed and stamped by a Registered Professional Engineer in the state that the construction work is being performed.

