PORTLAND COST GUIDE

Electrical panel upgrade cost in Portland, Oregon

Two quotes for a “panel upgrade” can cover different work. See what changes the price, whether you need more electrical capacity, and what your quote should include.

For a price for your home, start with a free project ballpark. Our panel replacement and upgrade service explains the work, and the guide below helps you compare scope and costs.

People arrive at that question from different places: adding a heat pump, wiring a Level 2 EV charger, replacing equipment an inspector or insurer flagged, or chasing a breaker that keeps tripping. Where your home lands in the range depends on your existing panel and service equipment, its condition, the capacity you actually need, how accessible the work is, and the permit and utility steps the job requires.

What does an electrical panel upgrade actually involve?

Your electrical panel is the hub of your home's entire electrical system. It takes the power coming in from the street and distributes it to every light, outlet, and appliance in the house, with a breaker sized to protect each circuit. A panel replacement changes the panel itself. A service-capacity increase also raises how much power the home can draw and may require changes to the service entrance. The scope should identify which work your home needs.

Whether your home needs one is a question about equipment and load, not about its build year: what is installed, what condition it is in, and what the house is actually being asked to draw. If you are weighing which size to land on, our 100 amp vs 200 amp guide covers how that gets decided. A panel upgrade with Smiley Electric involves the following.

- [ ] Replacing an undersized or failing panel with a modern one, sized from a load calculation rather than a default number.
- [ ] Installing new, high-quality circuit breakers and updating the grounding and connections so everything meets current code.
- [ ] Bringing the whole installation up to the current Oregon Electrical Specialty Code and Portland requirements.
- [ ] Coordinating the permit, the utility disconnect and reconnect, and the final city inspection, so you don't have to make a single call.

How much does a panel upgrade cost in Portland?

Based on the work we do across the Portland metro, most panel upgrades fall between $2,500 and $7,500. That is a wide range because no two older homes are alike. Here is what moves your number inside it.

What affects the price	Why it matters
Existing panel and service size	Going from a 100-amp panel to 200-amp is routine. Jumping to 400-amp service, or replacing a fuse box and the service entrance too, sits at the higher end.
Age and condition of your wiring	Older homes sometimes need grounding, bonding, or service-entrance work brought up to code before the new panel can pass inspection.
Permit and inspection	Every panel upgrade in Portland requires a permit and a city inspection. We build the permit fee and inspection coordination into the quote, with no surprise line items.
Utility coordination	PGE or Pacific Power has to disconnect and reconnect your service. That coordination is part of the job and can add time depending on their schedule.
Panel location and accessibility	A panel in an easy-to-reach garage is quick. One buried behind finished walls, in a tight crawlspace, or that needs to be relocated takes more labor.
Added loads at the same time	Pairing the upgrade with an EV charger, heat pump, central AC, hot tub, or ADU circuit adds cost. Coordinating projects can change the scope, the cost and the schedule, so we price them together rather than assuming they combine.

This is an honest range, not a quote. Email a photo of your panel to josh@smileyelectric.net and we can often give you a ballpark at no cost. Take it with the panel closed, from a few feet back, and never open the panel or remove a cover to get the shot: that equipment stays energized even with the main breaker off. A firm quote may need an on-site assessment, and we confirm the final number in writing before any work begins.

The biggest fork in that range: which job is it?

A same-capacity panel replacement and a service-capacity increase get advertised under the same words and are not the same work. Settling which one your home needs is the single most useful thing you can do before comparing prices.

	Panel-only replacement	Service capacity increase
What you are buying	A modern panel and breakers at the capacity you already have, 100 amps for 100 or 200 for 200, with grounding and bonding brought up to current code.	The ability to draw more power than the house can today, which can also mean new service conductors, a new meter base, and mast work.
What has to be checked first	That the existing service conductors and meter equipment are rated for the panel going in, and that the panel's location still meets code.	A load calculation on your house, and whether the existing service entrance can carry the new capacity or has to be replaced along with the panel.
Why it moves the price	The cost sits in the panel and breakers, the condition of what is behind the old one, the grounding work, and how easy the panel is to reach.	Everything on the left, plus whatever the service entrance needs, plus utility coordination and a relocation if the existing spot cannot be used.

	Panel-only replacement	Service capacity increase
How to tell which one a quote covers	Check the existing and the proposed service rating: on a replacement they are the same number. Meter, mast or service-conductor work can still appear, because equipment is replaced at the same capacity when it is worn or no longer compliant.	Check the same two numbers: a capacity increase names a proposed rating higher than the existing one. Ask for both ratings in writing rather than inferring the job from which line items are listed.

Our panel upgrade vs service upgrade guide walks through both in detail, and the main panel replacement and upgrades page covers what each one leaves you holding at the end.

What actually makes a panel worth replacing

Age is a reason to look, not a finding. What settles it is the equipment itself, the condition it is in, and the load the house is being asked to carry. A Federal Pacific or Zinsco panel is the clearest case: those brands have known safety defects and are frequently flagged by inspectors and insurers. Everything below is worth assessing rather than treating as a verdict on its own.

- [ ] Breakers trip repeatedly, or lights dim when a big appliance starts. Worth investigating, though the cause can be one circuit, one appliance or a worn breaker. (See why your breaker keeps tripping.)
- [ ] You still have a fuse box, or equipment old enough that replacement parts and compatible breakers are hard to source.
- [ ] You hear buzzing, or smell anything burning, near the panel. Stop and call us today; that is a safety issue, not a someday project. Here is what a buzzing panel means.
- [ ] You are adding a major load: an EV charger, heat pump, electric range, hot tub, or an accessory dwelling unit (ADU). Whether that needs more service capacity comes out of a load calculation.
- [ ] An inspector or your insurance company flagged the panel as a condition of coverage or sale. (If you have a carrier letter in hand, see panel replacement for homeowners insurance.)

Holding two quotes? Check that each one settles this

A panel quote can be one line and a number, or it can be a scope another electrician could pick up and build the same job from. These are the seven things that decide which one you are holding.

- [ ] **The permit, and who pulls it** Every panel upgrade here is permitted work. The quote should name who files it, in which jurisdiction, and whether the fee is inside the price.
- [ ] **The equipment, by name** Panel capacity, how many spaces, and what happens to your existing circuits, including who labels them at the end.
- [ ] **Grounding and bonding** What is being brought up to current code, and whether that work is inside the quoted number or priced later.
- [ ] **The utility steps** Whether the job needs PGE or Pacific Power to disconnect and reconnect the service, and who schedules that.
- [ ] **Access, and drywall** A panel swap can mean opening up a wall. The quote should say what is excluded and who closes it back up.

- [ ] **How a change gets approved** Anything found behind the panel should reach you as a price to say yes to, not a line you discover on the final invoice.
- [ ] **Who attends the final inspection** The jurisdiction schedules its own final inspection. The quote should say who books it and who meets the inspector.

Two quotes that look far apart are often not covering the same list. Wherever you find a gap, that is the question to take back to whoever wrote it, ours included. For the shorter version, the main panel replacement and upgrades page has the same checklist beside the scope comparison.

How do permits and inspections work in Portland?

Yes, a panel upgrade is permitted and inspected work. This is not optional, and it protects you: permitted, inspected work leaves you with documentation you can hand to an insurer, a buyer, or an inspector later. Which office issues the permit follows the property's address rather than its mailing city. Inside Portland city limits it runs through Portland Permitting & Development (the city's permitting bureau, formerly the Bureau of Development Services). Elsewhere in the metro it may be another city's own program, such as Beaverton's for addresses inside that city, or the county for unincorporated addresses that still carry a city name in the mail.

You don't have to learn any of this. As a licensed Oregon contractor (CCB #227116), we confirm the authority for your address, pull the permit there, notify your utility, do the work to code, and schedule the inspection. We handle the utility coordination with PGE or Pacific Power for the temporary shutoff, and once it is signed off, we send you the paperwork for your records, your insurer, and any future home sale. If you want to see what the inspector looks for before we arrive, our permit checklist walks through clearances, grounding, and load calcs.

Are there rebates or incentives in Oregon?

This is the question we get a lot, and the honest answer is that a panel upgrade on its own usually is not a rebate item. What changes the math is what the upgrade lets you add. A panel upgrade is very often the first step toward equipment that does qualify for incentives, most commonly a heat pump.

If you are upgrading your panel so you can install a qualifying heat pump, Energy Trust of Oregon and your utility (PGE or Pacific Power) offer incentives on that equipment, and some income-qualified electrification programs can help with the electrical work that makes it possible. These programs change often, so check current availability before you count on a specific amount. We will point you to what is actually live when we quote your job, and we never build an incentive you might not get into the price.

What's included when Smiley Electric does your panel upgrade?

With Smiley Electric you get a licensed, local team that understands Portland's older infrastructure and does this work every week, not a new box bolted to the wall and a quick goodbye. A complete panel upgrade with us includes the following.

- [ ] A transparent, written quote with no hidden fees or surprise costs.
- [ ] Full permit handling and code compliance with whichever authority permits your address.
- [ ] A complete panel replacement using high-grade breakers and equipment, with every circuit clearly labeled.
- [ ] Utility coordination with PGE or Pacific Power for the power shutoff and reconnect.

- [ ] The final inspection scheduled and attended for you.
- [ ] Clean, careful workmanship by fully licensed and insured Portland electricians.

How long does it take, and will my power be off?

Installation, power restoration and the final inspection are distinct milestones and may land on different dates. The utility has to disconnect and reconnect your service, and the permit authority schedules its own final inspection, so how long each takes depends on the scope of your job and on their calendars as much as on ours. Before work starts we confirm the expected power interruption, the utility steps and how the inspection gets scheduled.

A modern panel does more than stop the nuisance trips. It gives you breaker space for the equipment you are actually planning, replaces service equipment that inspectors and insurers flag, and leaves permitted, inspected work on the record for the next buyer or carrier who asks. If you are not sure whether yours is due, our guide on how to tell if your panel is outdated is a good place to start, or just book a panel upgrade and we will take it from there.

Frequently asked questions

How much does a panel upgrade cost in Portland?

Most panel upgrades in the Portland area range from $2,500 to $7,500. The final price depends on your current panel and service size, the condition of your wiring, how accessible the panel is, permit requirements, utility coordination, and any additional loads you add at the same time. We confirm the exact price in writing before any work begins, and we can often give you a ballpark from a photo at no cost.

Do I need a permit for a panel upgrade in Portland?

Yes. A panel upgrade requires an electrical permit and an inspection. Which office issues it follows the property's address rather than its mailing city: inside Portland city limits this runs through Portland Permitting & Development, formerly the Bureau of Development Services, while elsewhere in the metro it may be another city's own program or the county for unincorporated addresses. As a licensed contractor, Smiley Electric confirms the authority for your address, pulls the permit, coordinates the utility disconnect, and schedules the inspection, so you do not have to do anything.

How long does a panel upgrade take?

It depends on the scope, on utility coordination and on inspection scheduling. Installation, power restoration and the final inspection are distinct milestones and may fall on different dates. Before work starts we confirm the expected power interruption, the utility steps and how the final inspection gets scheduled.

What is the difference between a panel replacement and a service upgrade?

A same-capacity replacement swaps the panel itself, 100 amps for 100 or 200 for 200, and brings grounding and bonding up to current code. A service capacity increase raises how much power the house can draw, and can also involve the service conductors from the meter, the meter base, the mast, and coordination with PGE or Pacific Power. They are different jobs at different prices, so check which one each quote covers before you compare the numbers.

Does an older Portland home always need a panel upgrade?

No. Age is a reason to have the panel assessed, not a finding on its own. What settles it is the equipment installed, the condition it is in, and the load the house is being asked to carry. Fuse boxes, obsolete equipment and panels with known safety issues like Federal Pacific and Zinsco are common reasons a replacement is recommended, and adding an EV charger, heat pump or ADU raises a capacity question that a load calculation answers. Frequent trips or flickering lights are worth investigating, but they can also come down to one circuit, one appliance or a worn breaker.

Do I need a panel upgrade before adding an EV charger?

Not always. It depends on your panel's spare capacity. A modern 200-amp panel with open breaker space usually has room for a Level 2 charger. An older 100-amp panel that is already close to full may need an upgrade first, or in some cases a load-management device instead. We assess this as part of the EV charger quote and tell you which applies before any work begins.

Are there rebates for a panel upgrade in Oregon?

A panel upgrade on its own usually is not a rebate item, but it is often the first step toward equipment that qualifies. If you upgrade your panel to add a qualifying heat pump, Energy Trust of Oregon and your utility offer incentives on that equipment, and some income-qualified programs can help with the electrical work. These programs change, so check current availability before counting on a specific amount. We point you to what is actually live when we quote your job.

How much does it cost to upgrade a panel from 100 amp to 200 amp?

Use $2,500 to $7,500 as a planning range, not a fixed price for a 100-amp to 200-amp upgrade. Service-entrance or meter work, grounding and access can move a project outside that range. We can often give you a free ballpark from a photo, and a firm quote may need an on-site assessment.

How does an electrician charge for a panel upgrade?

A panel upgrade is priced as a project, not by the hour. You get a written quote that covers the panel, breakers, labor, the permit fee, utility coordination, and the inspection, and we confirm that number before any work begins. Troubleshooting and small repairs are different: those run on our $295 Electrical Service Appointment, which covers the visit and up to the first hour of labor, with materials additional.

Who can upgrade my electrical panel?

A panel upgrade is licensed electrical work that has to be permitted and inspected by your city or county. Oregon lets homeowners pull a permit on their own owner-occupied home, but panel and service equipment stays energized even with the main breaker off, so this is not a handyman or weekend job. Smiley Electric is a licensed and insured Oregon contractor (CCB #227116) and handles the permit, the utility disconnect, and the inspection on every panel upgrade.

Should I upgrade to 200 amp, or is 100 amp enough?

It depends on the loads you actually run and the ones you are adding, not on a default number. A 100-amp service can be enough for a smaller home with gas heat and a gas range and no big new loads; adding an EV charger, heat pump or electric range often points to more capacity, and in some EV cases a load-management device avoids the upgrade entirely. We run the load calculation before recommending either, and our 100 amp vs 200 amp guide walks through the math.

Sources

1. Residential Electrical Permits, City of Portland Permitting & Development. https://www.portland.gov/ppd/residential-permitting/residential-electrical-permits
2. Residential: Heating Solutions, Energy Trust of Oregon. https://www.energytrust.org/incentives/residential-heating-solutions/
3. Contractor License Search, Oregon Construction Contractors Board. https://search.ccb.state.or.us/search/

> **Need a licensed electrician in the Portland area?**
> Call Smiley Electric at (503) 484-7556 (Mon–Sat, 7am–5pm) or visit smileyelectric.net/contact. For sparks, smoke, a burning smell or a hot panel, turn off the power if it is safe and call right away.

Reviewed by Joshua Smiley, owner & master electrician, Smiley Electric. Last reviewed November 13, 2026. Online version: smileyelectric.net/electrical-panel-upgrade-cost-in-portland-oregon-your-guide-to-powering-the-rose-city/. General information, not a substitute for an on-site inspection.

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