

## Certifications and Permits

Be wary of purchasing any property that's had an add on.

Depending on where you live, you can be held liable for a remodeling project that predates ownership if the work was completed without the necessary certificates and permits.

You may be asked to tear down the work, or be required to retrofit their work. There may also be fines involved.

### WHAT THEY ARE

Local governments approve permits in advance for jobs that are designed to meet certain standards. The permit is closed out after work is completed, within a set period of time. A certificate of occupancy certifies a completed space is in compliance with all applicable codes.

### WHAT TO LOOK FOR

To avoid a very costly lesson, look for key warning signs that an addition or remodel may have been done off the books. Be cautious when you see odd configurations, or obviously shoddy work. Even a strange placement of an out building on



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to investigate on your behalf, and obtain copies of the proper documentation.

The agent can also compare tax bills for comparable homes in the area. If the home you're considering is much larger but doesn't show a corresponding increase in the owner's tax burden, that's a sign that the work wasn't permitted.

### FAMILIARIZE YOURSELF

The best defense in this situation is a good offense: Familiarize yourself with the local rules on home projects and permits. It's the best way to protect yourself as a buyer and future homeowner. Most projects of any size require this official documentation. But every city, and sometimes every neighborhood, has its own set of rules.

Municipal websites will often include needed information, but you may have to call them directly. Permitting made be based on the job itself (adding a new room, siding certain ventilation system changes or a water heater), or it could be tied to the total cost of the job.

If you're contemplating your own work, or are about to buy a home that clearly has had work valued at more than about \$5,000 done, you may not be in compliance.

### REAL ESTATE 101

#### Safety Checkup

Worried about the general safety of your home? Want to make sure your property is in its best shape before putting a for sale sign in the yard? Check out this handy checklist from the U.S. Department of Housing and Urban Development: [https://www.hud.gov/sites/documents/DOC\\_12334.PDF](https://www.hud.gov/sites/documents/DOC_12334.PDF).

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means that they were completed without permits, certificates of occupancy or

inspections – but you don't want to find out later. Ask your real estate professional



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### HOMEWISSE GLOSSARY

**Prequalification:** Having a mortgage lender advise that debt ratios and credit report plus other factors show a borrower qualifies for a particular loan amount before signing a contract. **Source:** MLS.com

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