

## Lack of permits comes back to haunt homes



By Rick Bunzel

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As a home inspector I often see additions or remodeling done by the homeowner. Many homeowners do excellent work but often it is not up professional standards. If there are major modifications or an addition, I always recommend that the buyer obtain a permit history on a home. For the buyers who don't check, they can have a problem when they go to sell the home and the next buyers requests the changes to be permitted.

One client who didn't check the permit history before they purchased found out after closing that a remodeling permit issued in the seller's name had never received final approval or signoff. The client discovered this when her contractor applied for a permit to do some more remodeling. The city wouldn't issue a new permit until the outstanding permit received a final clearance. When the building inspector checked the work, he refused to pass it because it hadn't been done properly and did not meet current code. The homeowner had to make the costly corrections before the city would issue a permit for any further work on the property.

In Northern Colorado, I frequently see homeowners finishing off portions of their basement themselves. Many do work without permits to save money or because they are not aware of the requirements. However, this can end up costing more in the long run as the building department may require that walls be opened or plumbing be redone to meet building codes.

For a home inspector or appraiser it usually is not difficult to spot the homeowner's handywork. Frequently we will also see issues that are clear indicators that the work has not been approved by a city or county inspector. To determine if the work was actually permitted a buyer or their realtor will have to visit the city or county building department and search the records of the home in question.

If you're buying a home that has been remodeled over time, there's a good chance that some of the work was done without permits. In Colorado one of the questions on the property disclosure is if all changes or modifications to the home was done with permits. Frequently the "I don't know" box is checked so it's a good idea to ask if they do know anything about the area in question. Many times the homeowner will verbally disclose information that didn't make it onto the disclosure. You may also want to talk to the local building department to see how cases like this are handled.

Before you buy a home where work has been done without permits, make sure you understand what the future consequences might be. There are some cities in Northern Colorado that are taking a very hard line on un-permitted work. Unfortunately, in some cases those who are penalized are the recent buyers who are left "holding the bag." If you have any doubt on the home you are buying ask your realtor to assist you in researching the permit records before the end of your inspection contingency time period. Then if you find something, there's an opportunity to negotiate a satisfactory resolution to permit issues before you close.

Rick Bunzel is the Principle Inspector at Mountain View Property Inspections. If you would like to know more about your home go to **[WWW.MVPinspection.com](http://WWW.MVPinspection.com)** If you have questions or comments, Rick Bunzel can be contacted at Mountain View Property Inspections @ 303-443-9063 or [MVPInspection@comcast.net](mailto:MVPInspection@comcast.net)