



Can I sell my home if the roof isn't permitted?

Ask Phyllis!

Dear Phyllis,
After I bought my home, I had the heater replaced and a put on a new roof. Although the work was done by local contractors it was suggested that to save money I not pull permits. Can I sell my home without obtaining permits?
Brent in La Crescenta

Dear Brent,
You are certainly not the only homeowner who has had major work done to their home without obtaining the appropriate permits. Although some municipalities differ as to point of sale requirements, you will not be required to have the work permitted in order to sell your La Crescenta home. You can sell in its present as is condition, but you will need to disclose the lack of permits. If I were your Realtor® I would likely recommend

disclosure verbiage such as: *In 2005, I had the heater in my home replaced by ABC Contractor and the work was not permitted. The roof was replaced in 2005 by John Doe Roofer and the work was not permitted.* Of course if you have had any problems with the heater, roof or any other systems it must be noted on your Transfer Disclosure Statement.

No utilities on REOs

Dear Phyllis,
I often look at homes in the evening and some of the foreclosures don't have electricity connected. Why is that? Don't the banks want to sell these homes?
In The Dark

Dear In The Dark,
Tools of my trade are obviously a cell phone and a key pad which opens lockboxes. In addition to that, I often need a flashlight. You

are correct – some of the bank's Realtors are not connecting utilities. Is this the best way to showcase a listing? Of course not.

Why doesn't the Realtor connect the utilities? Perhaps because once connected there are bills to pay. Realtors generally pay these bills and are then reimbursed by the bank; a lot of paperwork is involved. Obviously a buyer will want utilities on in order for their inspector to perform an inspection of the home. A foreclosure we recently sold didn't have utilities connected; once in escrow the Realtor did agree to connect utilities at the bank's expense so that our client could have a thorough home inspection.

Phyllis Harb is a Realtor with Prudential California Realty. She may be contacted at (818) 790-7325 or by email AskPhyllis@Realtorharb.com.