

General Information for Certificates of Occupancy and Compliance

What is a Certificate of Occupancy (C/O)?

◆A document issued by a municipality which authorizes the legal use of a building or structure, in whole or in part.

What is a Certificate of Compliance (C/C)?

◆A document issued by a municipality which authorizes the legal use of an accessory building or structure, a minor alteration or addition, or an installation such as a wood stove, furnace or satellite dish antennae.

Who is responsible to obtain such certificates?

◆Just as the property owner has the ultimate responsibility for activities on his or her property and for obtaining building permits, **it also is the property owner's responsibility to call for an inspection to obtain a Certificate of Occupancy or Compliance.**

◆It is a violation of a municipality's local law for any person to occupy or otherwise use a building, structure or other permanently installed equipment for which a building permit has been issued without obtaining a Certificate of Occupancy or a Certificate of Compliance.

What happens if I fail to obtain a C/O or a C/C?

◆Failure to obtain a C/O or a C/C is a violation of the municipality's local law. Violation of local laws can result in the issuance of an order to appear before the local court and such violations are subject to a fine and/or imprisonment.

◆Banks and lending institutions are generally requiring copies of C/Os or C/Cs for new financing or refinancing of property. The lack of a required certificate may delay or cause a denial of a mortgage, which could place a potential property sale or refinancing at risk.

◆Insurance companies are becoming increasingly aware of their profit-loss statistics in this tight economy. In New York State, it is common knowledge that C/Os or C/Cs are required. **Your insurance company may not provide coverage in the event of a tragedy if a required certificate has not been issued.**

How will anybody ever find out that I should have had a C/O or C/C?

◆The records of a municipality are public records which are open for anyone to view. Copies of building permits, inspection reports, violation notices and certificates are required to be kept on file essentially permanently. Lending institutions, insurance investigators and others routinely require information contained in these files.

◆In addition, the Code Enforcement Officer maintains activity logs and may periodically send out notices to remind permit holders that they need to attain closure of their files, through their requesting the required inspections and by their obtaining the required certificate.

What year did the Town of Dover start issuing C/Os or C/Cs?

◆**1984.** Any structure that has been installed, erected, constructed, enlarged, altered or replaced since January 1, 1984 would have required a Building Permit and C/O or C/C.

By law, building permits are never closed out until a C/O or C/C has been issued OR if the project has not been started.