

Building and Codes Department

Memorandum

Date: 01/01/2008
To: All Interested Parties
From: Steve Mills, Director
RE: Mortgage Loan Inspections (Plot Plans) – Modified Policy

Previously the policy of this department has been to require Mortgage Loan Inspections be provided when obtaining any Building or Pool Permits on existing improved single family residential lots. This policy was originally implemented to minimize possible encroachments onto any required setbacks whenever home improvements are proposed and the original "lot stakes or pins" are no longer visible. When the policy was first established it was pretty much standard practice that most mortgage companies and banks would require a Mortgage Loan Inspection be provided as part of the loan process. Now it appears that unfortunately such is not the case any more. Therefore in many situations a Mortgage Loan Inspection does not actually exist.

Therefore, effectively immediately, our previous policy is modified as follows:

Each applicant for permit must still provide good and sufficient proof that all required setbacks are being met. This can be achieved by one of the following methods.

1. By providing a valid Mortgage Loan Inspection or survey.
2. By locating and then clearly marking any existing "corner pins" in a manner that the inspector will then be able to determine satisfactorily that compliance with required setbacks has been obtained.
3. The property owner may sign a "Setback Affidavit" which states that the owner has certified to the exact location of their property corners. Such an affidavit will also state that in doing so the owner is accepting all liability and responsibility to satisfactorily resolve any future encroachment that may be found in violation of any required setbacks.

As with all other such documentation, should an inspector find conditions in the field that calls into question the information that has been provided, he may require additional information or documentation to be provided. It also should be noted that the more "permanent" the proposed improvement is the more caution this office will employ in determining compliance.