

# Know the requirements of local building codes

BY READER'S DIGEST BOOKS  
FOR AP SPECIAL FEATURES

Before you even think about picking up a hammer to make a change to your house, make sure you know the requirements of your local building code.

Building codes are detailed regulations covering all aspects of building construction, including alteration, repair, use, occupancy and maintenance. They ensure that all buildings meet minimum standards of health and safety.

Most communities adopt, in whole or in part, one of the comprehensive model codes developed by builders, architects and building officials throughout the country. But communities can make any changes they want in those codes.

The codes deal with building design, the quality and strength

of materials, and building techniques. They also cover electrical wiring and equipment, plumbing fixtures and sewage systems, furnaces, chimneys, air vents, cooling devices, fireplaces, large appliances and so on.

Codes are enforced by a local building official. That person has a copy of the local code that you can see. (Codes can sometimes be found at the public library as well.) The building official can answer any question you may have about the code.

Building codes were originally designed to prevent unscrupulous builders from constructing unsafe buildings. The original regulations were specification codes, dictating that construction proceed in a certain way using specified materials.

Specification codes have largely given way to performance codes. These establish

certain strength and safety standards for construction. They allow the use of various materials and techniques provided the standards are met.

Codes are not intended to forbid the use of alternate materials and techniques. The building official is usually empowered to approve designs, materials and techniques not specified in the code if the official determines that they meet the safety performance standards of the code.

The official can allow deviations to standard practice causes you unusual inconvenience or hardship, such as the alteration of a house constructed before there were building codes. The official can also advise you if there are historical restrictions that may apply.

Before you start work, apply to the building official for a work

permit, for which there is a fee. At that time, ask what will be required in terms of detailed drawings of the project and materials and techniques you will employ. For major work, certification by an architect can be required.

Permits generally are not required for minor repairs or alterations. A permit may not be required if there is no cutting away of a wall, removal or cutting of structural support, or alteration or replacement of plumbing, gas or electrical systems. Consult the building official when in doubt.

After you have the permit, arrange for the building official to inspect the work in progress as required by the code. Never proceed until the necessary inspection is made. The building inspector can force you to tear down anything that obstructs

the view of whatever must be inspected.

Because your building official may have a limited inspection schedule, set up an appointment well in advance of a necessary inspection. Coordinate your schedule with the building official so that you will avoid sitting around with an unfinished job awaiting inspection. That can be costly if you use subcontractors.

It is vital that you obey the building official. You are guilty of

a separate offense, a misdemeanor, each day your work violates the code. You could be fined, and the building official could force you to stop work and prevent you from occupying whatever you are building.

After the final inspection, when all construction is completed to the official's satisfaction, the building official will issue a certificate of occupancy. This will legally allow you to occupy what you have constructed.

## Preserve basics in wallcovering

(MPS) - The classic are back in more ways than one - fashion, furniture, even paint and wallcoverings. And, through its Preser-

vation Palette, Sherwin-Williams has captured the classic colors that reflect the rich American culture from the early Victorian age

to the suburban modern era of the 1950s.

This collection reflects the colorful history of America and includes the significant historical eras that define the culture, from Colonial Revival to the Jazz Age and beyond. The collection's newest addition, Preservation Palette wallcoverings and borders, are designed expressly to coordinate with the rich, historic tones of Preservation Palette interior paints.

These exclusive wallcoverings celebrate the true colors of American heritage and create an easy way for home decorators to achieve a professional look that suits the historical significance of their homes. The time features a timeless collection of rich, historic colors developed over several of America's most exciting decades. These colors, patterns and styles are designed to reflect past decorating eras but are equally beautiful in today's homes. The result is a striking blend of compatible hues, textures, borders and wallcoverings that take all the guesswork out of decorating.

Linda Trent, Sherwin-Williams director of color & design marketing, points out that most paint colors in the collection came straight out of the company's own archives and were supplemented with research by the Roycroft Associates of East Aurora, N.Y. Sherwin-Williams professionals then used these historic interior colors as a basis in the design of the Preservation Palette line of wallcoverings and borders.

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**REAL ESTATE FACTS**  
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### Which Route Is Best?

What's the best way to locate the perfect home for you and your family? Should you see a real estate agent, or go directly to the seller?

You could deal directly with unrepresented "By Owners." If you do, your first challenge is to find them. There won't be many, and you'll need to make several calls to locate a good selection of homes which appear suitable.

During your first call, ask for the price, condition, and square footage of the home. Ask how the owner arrived at the price, and expect to receive specific details. If the owner generalizes, citing this or that house in the neighborhood that sold recently, be wary.

Fair home prices are not the result of guessing or rumor. They result from a detailed, accurate analysis of all homes sold during the past year in the same general area. Gathering this data requires an accurate, comprehensive source of information.

Working with "By Owners" also means writing your own sales contract, verifying information provided by the owner, and locating a mortgage lender. In other words, you're on your own. The alternative, choosing an agent, can provide a worry-free home search. The agent will research the market, set up appointments for the best properties, write a contract which reflects your purchase offer, and take care of details. Serious sellers use a real estate agent. As serious buyers, shouldn't you do the same?

For more information about the Real Estate process, please call me at ReMax, 100, Inc. (810) 348-3000 or Call my 24 Hour "customer service" line at 1-800-955-SOLD  
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ITEM	RATE	PTS./YRS.	DEL. PNT.	LOCK	APR	COMMENTS
<b>AMERICAN FINANCE &amp; INVESTMENT 800-562-5674</b>						
30 yr FIX	7.125	3/25	5%	45 days	7.51	24 hr RateLine 1-800-689-2562.
15 yr FIX	6.625	2/25	5%	45 days	7.21	http://www.loanshop.com
30 yr Jumbo	7.5	2/25	10%	45 days	7.86	
1 yr ARM	5.625	2/25	5%	45 days	10.82	
3/1 yr ARM	5.75	2/25	5%	45 days	10.82	
(A) 10406 Eaton Pl., Ste 220, Fairfax, VA 22030						
<b>AMERICAN HOME FINANCE 800-440-1940</b>						
30 yr FIX	7.75	0/25	5%	45 days		Large Apartment buildings.
15 yr FIX	7.5	0/25	5%	45 days		Equity loans, 1st & 2nd.
1 yr ARM	5.625	0/25	5%	45 days		than perfect credit.
5/25 Balocon	7.375	0/25	5%	45 days		Open Sun until 2:00.
(A) 59111 W. G. Mile Rd., Livonia, MI 48151						
<b>FIRST ALLIANCE MORTGAGE CO. 810-433-9620</b>						
30 yr FIX	7.875	2/25	5%	45 days		Open 7 days a week. Debt consolidation & 1st/2nd for credit problems, bank buydowns we make it possible.
15 yr FIX	7.375	2/25	5%	45 days		
1 yr ARM	5.625	2/25	5%	45 days		
1 yr ARM/Jumbo	8	2/25	5%	45 days		
(A) 42100 Telegraph Rd., Ste 205, Bingham Farms, MI 48025						
<b>NORTH AMERICAN MORTGAGE CO. 810-362-8200</b>						
30 yr FIX	7.625	2/25	5%	60 days	7.91	Purchase express. Free 24 hr Mortgage
15 yr FIX	7	2/25	5%	60 days	7.28	approval with or without a property.
1 yr ARM	5.75	1/25	10%	60 days	5.93	common sense underwriting.
7/23 Balocon	7.25	1/25	10%	60 days	7.43	local decisions.
(A) 900 W. 15th St., Ste 115, Troy, MI 48064						
<b>OLD KENT MORTGAGE 800-792-8830</b>						
30 yr FIX	7.625	2/25	20%	45 days	7.92	Old Kent lends throughout the state of Michigan.
15 yr FIX	7.125	2/25	20%	45 days	7.59	We take pride in providing excellent customer service.
1 yr ARM	5.625	2/25	20%	45 days	8.42	
7/23 Balocon	7	2/25	20%	45 days	7.29	
(C) 33533 W. 12 Mile Rd., Ste 131, Farmington Hills, MI 48334						
<b>PRIME FINANCIAL GROUP, INC. 800-448-7179</b>						
30 yr FIX	7.625	2/25	5%	45 days	7.94	Call 24 hr 800 to get information on asking your own home, credit problems, refinancing pre-approval & investment property.
15 yr FIX	7.125	2/25	5%	45 days	7.61	
1 yr ARM	5.5	2/25	5%	45 days	5.8	
3/1 yr ARM	6.25	2/25	5%	45 days	6.57	
(B) 17187 N. Laurel Park, Ste. 554 Livonia, MI 48152						
<b>STANDARD FEDERAL BANK 800-643-9600 EXT. 6975</b>						
30 yr FIX	7.625	2/25	20%	45 days	7.94	Rate lock or lower guarantee.
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7/23 Jumbo	7.125	2/25	20%	45 days	7.61	Call 800-643-9600 for the office nearest you.
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15 yr FIX	7	2/25	5%	30 days	7.51	
1 yr ARM	5.375	2/25	10%	30 days	8.13	
1 yr ARM/Jumbo	5.375	2/25	10%	30 days	8.13	
(U) One Ajax Dr., Ste 102, Madison Heights, MI 48071						

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