

## **Building or Purchasing a Home in Vassalboro**

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It is always a good practice to contact the Town's Code Enforcement Officer before purchasing land for a home, a new home, or a used home. A home is a lifetime investment. Once you purchase a home, you become the owner of any problems including violations of local and state laws associated with the purchase. The Code Officer can inform you of known problems associated with the property. Remember if you are in the Shoreland Zone or within 250 feet of a water body or wetland, there will be many more restrictions on what you can do on your land. I currently work on Tuesdays and Thursdays from 8 to 4 and Fridays from 8 to 12.

### **Purchasing a Used Home**

The following are recommendations and are not Town requirements. Depending upon how old the system is, you may want to get the septic system inspected by a professional. It isn't a bad idea to have the home inspected by a professional, if it is an older home. The Town's Plumber Inspector may have information on when the septic system was installed. Try to find out something about the well and make sure you have the water tested for arsenic and radon in addition to the standard items that a bank will require as part of your mortgage. These pollutant levels may be high, since they occur naturally in Maine groundwater. High levels of radon and arsenic may require water treatment systems which will add cost to your purchase.

### **Purchasing Land**

Vassalboro does not have zoning laws other than Shoreland Zoning which applies within 250 feet of a water body or wetland. If your land is near a wetland, it may be zoned Resource Protection within 250 feet of the edge of the wetland. New homes are not allowed in Resource Protection Districts. Homes in the Shoreland Zone that are not in the Resource Protection District still need Planning Board approval and have a setback requirement of 100 feet from the water body's high water mark.

The minimum lot size is the state minimum or 20,000 square feet (about ½ acre), except in the Shoreland Zone, you will need 40,000 square feet (about 1 acre) for each residential dwelling. There are no road frontage requirements but 200 feet of water frontage is required for lots in the Shoreland Zone for each residential dwelling. Vassalboro does have structure setback requirements of 10 feet from a property boundary and 25 feet from the edge of the road right of way (50 to 55 feet from the road centerline). There is also a setback requirement of a new septic system of 50 feet from a property boundary. Considering that the septic must also be 100 feet from your well, you may need more land than the state minimum lot size to site your new home.

Make sure that you have your soil tested by a site evaluator before purchasing the land to insure that the land has suitable conditions for your septic system. A final consideration

is that the driveway entrance must have an adequate sight distance. A driveway entrance permit will be needed if it is a state road. The Code Enforcement officer checks this on town roads or private roads within subdivisions. Land that does not have an adequate place for a driveway entrance cannot be built upon. The Town does not regulate private Roads that are not in subdivisions, except for their entrance unto other roads.

### **Purchasing a New Home**

If you purchase a new home built by a contractor or land developer as an investment home, you should insist that the home pass an occupancy inspection done by the Code Enforcement Officer as a condition of the purchase. The occupancy inspection is required by the Town before you can live in the home. This insures that the plumbing, electricity, and septic were installed correctly and inspected by the appropriate officials, the home is safe to live in, and is in compliance with state and local laws. Banks will often require an occupancy inspection as part of the mortgage loan. Although not required, it is recommended that you have the well water tested for radon and arsenic, in addition to the standard pollutants required by banks as part of the mortgage.

Whether you are purchasing land or a new home, you should find out whether the road is a Town road or private road. If it is a private road, you and other people who live on the road will be responsible for maintenance and snow removal which will add additional cost considerations to your purchase. Do not ever assume that a private road will become a Town road. This must be approved at a Town Meeting by a majority of the voters.

### **Mobile and Modular Homes**

You will also need a building permit and internal plumbing permit (and a septic permit if there is not an existing system) prior to moving a mobile or modular home to a lot in Vassalboro. If you are moving a used mobile home from another town and you have not purchased the home from a dealer, you will need to provide proof that the property taxes for that home have been paid. There are also requirements in Vassalboro's Building Permit Ordinance that mobile homes moved from other towns must have a roof with at least a 2 / 12 pitch; corrugated metal roofing is prohibited; and the siding must be residential in appearance and cannot be vertical metal siding. Slabs are not required under mobile homes, but are recommended to minimize damage to your home from frost action.

### **Building Code**

Vassalboro does not yet have a mandatory building or energy code, though building to code is always recommended. A new state law passed last year will require Vassalboro and other towns with a population of over 2000 to adopt a state building and energy code by Jan 1, 2012. This will require additional inspections as you are building. It has not yet been determined whether the Code Officer or other building officials certified by the state will be doing the inspections.

## **Planning your New Home**

1. Contact the Town's Code Enforcement Officer (Paul Mitnik 872-2826). Ask for a driveway entrance inspection if it is a town road. The site is also inspected for required erosion control measures such as silt fence at this time.
2. Call Maine DOT (Dave Allen 624-8200) if it is on a state road for a Driveway Entrance Permit. The following are state roads:
  - Rte 201, Rte 32, and Rte 3.
  - Bog Rd from Rte 32 to Webber Pond Rd
  - Webber Pond Rd
  - South Stanley and Stanley Hill Rd.
  - Oak Grove Rd
3. Contact a site evaluator to design your septic system.
4. If your home is within the Shoreland Zone, you will need a Shoreland Zoning permit approved by the Planning Board. Contact the Code Officer who will schedule you for a Planning Board meeting and give you an application for the permit or you can download a permit application from the Town's website.
5. Obtain your building permit, internal plumbing permit, and septic system permit from the Town Code Enforcement Officer and Plumbing Inspector. The cost is usually around \$200 to \$250. You can obtain the permit applications from the Town website or at the Town Office. You should obtain your permits before doing any work including excavation or earthwork. Although not required by the Town, it is recommended that you obtain a written contract for the construction of your home (See section at end).
6. When you obtain your permits, you will receive information on all the inspections that you will need for your septic and plumbing. I will give you a form that your electrician (or certified inspector) should sign verifying that the electrical wiring meets code. You will also receive information on what is needed to pass an occupancy inspection.
7. The Town's Road Commissioner (Gene Field 923-3985) should be contacted to determine whether or not a culvert is needed at your driveway entrance. You pay for the cost of the culvert and the Town installs it.
8. Prior to doing any excavation, call Dig Safe at 1-888-DIGSAFE. This is a free service required by state law to insure no utility lines are damaged. Your contractor should be aware of this requirement, but remember it is your land and you could assume liability for damages.
9. The septic system is inspected by the Town's Plumbing Inspector after scarification of the soil and the bottom level of the disposal bed is established and just prior to putting on the filter fabric or hay before filling in the system. Depending on the system, a third inspection may be required after completion of earthwork.
10. The internal plumbing is inspected before pouring a slab, at rough in, and prior to drywall installation. Make sure you call the plumbing inspector before hanging

drywall; otherwise you may be required to remove the drywall so that the plumbing can be inspected..

11. CMP requires CEO's to sign off on an 1190 form before you can have power hooked up certifying that you have Shoreland Zoning permitting or subdivision permitting, if it is required.
12. Contact the Town's Code Officer who is also the 911-Addressing Officer for your address.
13. Before you can occupy your home to live in it, you must have an occupancy inspection. You do not have to have your home completed before you move in, but there are some basic things which must be completed. The plumbing is also inspected at this time after all the fixtures are hooked up. You will receive a certificate of occupancy verifying that the home is suitable as a residential dwelling. The following is checked:
  - There is an approved method for on-site wastewater disposal installed with a minimum of one working toilet and sink,
  - The inspections required for internal plumbing and subsurface wastewater disposal have been done by the Local Plumbing Inspector.
  - Proof is provided that all electrical wiring in a newly constructed residence has been installed or inspected by a master electrician, state electrical inspector, or an appropriate state certified electrical inspector
  - Erosion control measures are implemented as required in the building permit
  - There is a permanent heat source and a minimum of one smoke detector,
  - New homeowners shall be required to place in a location visible to the road, numerals four inches (4") in height to identify the building for emergency purposes. If applicable, the mailbox of the residence will have identifying numerals on both sides of at least four inches (4") in height, and
  - Overall conditions of safety and sanitation are met.
14. Enjoy your new home!

## **Tax Credits**

You may be eligible for a federal tax credit for up to 30% of the cost for certain items related to energy efficiency. A credit comes directly off your taxes meaning you end up paying for only 70% of these items. Tax credits are available at 30% of the cost, up to \$1,500, in 2009 & 2010 (for existing homes only) for:

- Windows and doors
- Insulation
- Roofs
- HVAC
- Water Heaters (non-solar)
- Biomass stoves

Tax credits are available at 30% of the cost with no upper limit through 2016 for existing homes and new construction for:

- Geothermal Heat Pumps
- Solar Panels
- Solar Water Heaters
- Small Wind Energy Systems
- Fuel Cells

For details consult the energy star website at the following link.

[http://www.energystar.gov/index.cfm?c=products.pr\\_tax\\_credits](http://www.energystar.gov/index.cfm?c=products.pr_tax_credits)

### **Home Construction Contracts – State Law Title 10, Section 1487**

You should be aware of the requirements in State law specifying that any home construction contract for more than \$3,000 in materials or labor must be in writing and must be signed by both the home construction contractor and the homeowner or lessee. Both the contractor and the homeowner or lessee must receive a copy of the executed contract prior to any work performance. This basic contract must contain the entire agreement between the homeowner or lessee and the home construction contractor and must contain a number of items. Consult the following website for the items that should be included in a contract.

<http://www.mainelegislature.org/legis/Statutes/10/title10sec1487.html>

The Town does not require home construction contracts, and will not enforce this law but you should consider that this law was enacted for the protection of homeowners and contractors.