



## TOWN OF DOVER BUILDING DEPARTMENT

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# GENERAL INFORMATION FOR CERTIFICATE 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 part.

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

- A document issued by a municipality which authorizes the legal use of an accessory building structure, a minor alteration or addition, or an installation such as a wood stove, furnace or satellite 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 obtaining building permits, it also is the property owner's responsibility 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 law may result in the issuance of an order to appear before the local court and such violations are subject to fines and/or imprisonment.
- Banks and lending institutions are generally requiring a copy of a C/O or C/C 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 market. In New York State, it is common knowledge that C/Os or C/Cs are required. **Your insurance 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 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 inspections and by their obtaining the required certificate.

- By law, building permit files are never closed out until a C/O or C/C has been issued.**