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Builder Waldir Correia uses a saw to cut sheathing while working on an addition to a one-story home in Briarcliff Manor on Aug. 1. The work requires permits and detailed paperwork. / Joe Larese/The Journal News

Written by SUZANNE SAMIN AND ANDY T.C. SEIFE

If you're looking to put a deck or addition onto your home, what you'll pay in building-permit fees depends on where you live in the Lower Hudson Valley.

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Those fees alone in some cases make up 2 percent of the total cost of a home improvement project, a study conducted by The Journal News found.

Some municipalities charge significantly more than others. While homeowners may have to pay \$40 in fees for a standard deck project in Putnam Valley, had they lived in Eastchester, it would have cost them \$365. But more likely, they will encounter fees like Rye town's, which total an average of \$155.

The amount of money homeowners will pay to their municipality seems only partly to match home values in their area. According to trulia.com, the average listing price of a

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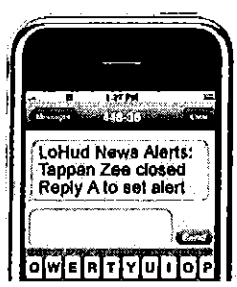
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Peter Warren looks over the deck he is building at his Stony Point house July 28. / Peter Carr/The Journal News

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home in Putnam Valley is \$436,385, while Eastchester's is \$524,174.

However, Rye's median listing price comes to a whopping \$2.1 million — nowhere near the middle.

The fees for building a deck or 400-square-foot home addition in lower Fairfield County, Conn., in many cases would be less than in Westchester County. The most the addition would cost in seven of the Connecticut communities is \$822, while a number of Westchester municipalities would charge more than \$1,100. Towns and cities in Connecticut collect a state educational fee of 26 cents for every \$1,000 spent on a project.

In New Jersey, municipalities calculate permit fees for additions based on cubic volume of the project, and deck permits are calculated based on the value of the project. In Mahwah, Bergen County, for example, the deck-permit fee would be \$75, along with a state surcharge of \$4, and there would be no charge for a certificate of approval. For a 12-foot-high addition, the permit fee and a state surcharge would be \$504. There would be a flat fee of \$200 for a certificate of occupancy.

Building department officials in the Lower Hudson Valley were reluctant to say why their fees were higher or lower than others, explaining they tend to focus only on their areas and don't know why other municipalities charge what they do.

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As the cost of construction rises, so do the amounts homeowners may have to shell out to their towns. For example, in Croton-on-Hudson, permit fees have grown substantially in the past seven years. From 2005 to 2012, the building-permit fee for the first \$2,000 of construction has grown 150 percent, from \$50 to \$125.

Daniel O'Connor, Croton's village engineer, said the fees have been raised to "better accurately reflect the cost of construction."

Clarkstown and Orangetown have experienced fee increases, according to their building departments.

In 2009, Orangetown's fee for the first \$1,000 of construction rose from \$100 to \$125. Homeowners currently are charged \$15 for each additional \$1,000 of construction.

Clarkstown's fee for the first \$1,000 of construction is \$140, and \$17 for each additional \$1,000. The formula was increased this year. The town previously charged \$125 for the first \$1,000 and \$14 for each additional \$1,000.

"The building permits seem to be climbing, yet we're getting the same amount of inspections, the same solid service," said Charles Napoli, an architect based in Chappaqua. "Where are the extra fees going? The inspections are great, but the fees are going directly to the town, not the building department. That's for sure."

Napoli said one reason the fees might be as high as they are is that building departments are overworked, overloaded and short-staffed. "However," Napoli said, "the extra money is not going toward creating more jobs."

But some homeowners accept the permit costs as simply part of the process. Suzanne and David Wexler of Briarcliff Manor are putting an addition on their one-story home, including a new kitchen, master suite and bathroom. They had to pay \$1,425 for a

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building permit, \$100 for a certificate of occupancy and a \$50 application fee, coming out to \$1,575 in permit costs alone.

Though the extra costs may discourage some, the Wexlers said they find them tolerable.

In contrast, Jim Furnari Jr. is about ready to pack his bags after his home improvement project ran afoul of his town's regulations – to the detriment of his wallet.

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The Stony Point resident constructed a 144-square-foot shed in his backyard, forgoing the cost of a contractor by building it himself. Believing he was in compliance with town code, Furnari was stunned when he learned he would be charged \$80 for a building permit, because his shed was 24 square feet too large.

"Here in New York, you're ripped off with a smile," he said.

Ralph G. Mastromonaco, a civil engineer based in Westchester, said regulations have gotten increasingly strict and burdensome.

"I've seen those regulations grow because essentially there's no countervailing power when a municipality decides it's going to institute a regulation," he said. "There are only a handful of people affected, and they have no say in the creation of those regulations."

Mastromonaco explained it is a momentum originally guided by concern about the environment, but he feels it has turned into essentially a disaster for individual homeowners who want to do a project.

"There's no streamlined process anywhere in Westchester," he said.

Peter Klose, head of the Nyack Planning Board, said increasing fees boil down to something very different.

"All this has to do with politics. If you asked 15 different municipalities how much a building permit would be for a \$100,000 addition to your home, I guarantee you would get 15 very different, divergent answers," Klose said.

"These permit fees encourage the applicant to lie about the value of the addition. It's not an honest system," he added.

However, those who enforce permit codes and other requirements worry that opinions like Klose's can create dangerous situations for homeowners.

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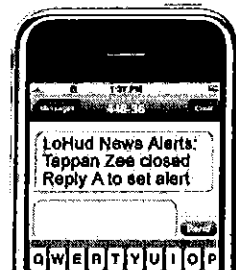
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"In the current climate, there's a lot of resentment towards civil service employees," said John Flynn, Yonkers' chief of fire prevention and investigation. "I don't believe we're overbearing or unwilling to work with people. It's really about safety and protection of property. We need the cooperation of the public. They think we want to stand in the way of progress, but there are laws, rules and regulations for a reason – terrible things that have happened in the past."

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Waldir Correia, a contractor for the Wexlers, said he thinks the fees, by and large, are fair.

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"I think they're coming from a good place because they're aimed at the homeowner's protection and safety," he said. "Being a contractor who likes to do things right, the experience I have makes following all the rules and regulations in place much easier. If you're going to do it once, do it right."

Correia said unlicensed contractors are a big part of the problem. "Homeowners have been burned too many times by contractors who set their prices low, then they're given a down payment, they do a little work, then flee — leaving the job unfinished. I think we're seeing more and more homeowners getting skeptical either because they've been burned in the past or it's happened to somebody they know."

These derelict contractors have proved problematic, so much so that the Westchester County Department of Consumer Protection maintains a list called "Renegade Renovators" that homeowners can check online to avoid hiring an unreliable contractor.

The possibility of accidentally hiring disreputable contractors, along with the cost of hiring one, leads many homeowners to take projects into their own hands.

Take Peter Warren, a Stony Point resident who is building a roughly \$6,000 deck on his house. He didn't hire a contractor because building it on his own, with the help of a few people, costs significantly less.

Warren said he's had little or no problem with code and permit enforcement.

"The county of Rockland has been very good to us," he said. "The fees are just a cost of doing business. If you do what you're told to, you don't have any problems."

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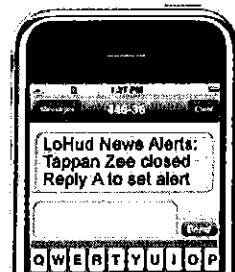
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It may seem like taking projects into your own hands is a feasible and more affordable alternative; however, what can seem like minor mistakes can result in even steeper charges.

For example, Sid Schlomann, the architect for the Wextlers, said that Yonkers charges a \$150 reapplication fee, which a fellow contractor had to pay after not including the words "eat-in" in a permit for a kitchen.

Though some of these fees may seem contrived or unnecessary, the way to avoid burning extra holes in your pockets is to enlist reliable contractors, architects and labor to ensure all rules and regulations are followed the first time around.

Or if going the solo route, take all steps necessary to stay inside the lines.

"If a homeowner feels confident they can do it themselves, then go ahead," Warren said. "But they need to be aware of the codes the town enforces because if something is spotted in the middle of construction, it might be too late to fix the problem. If you can afford to pay a professional who can check on the codes for you, that's probably the safest route to go."

Staff writers Pete Barrett, Danielle Brody, Justin Caba, Taylor Cloonan, Chris Iseman, Amanda Martino, Cara Matthews, Kristina Nikolaj and Alex Taylor contributed to this report.

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