

## Before you buy or sell...

The City recently updated the Comprehensive Master Plan and Zoning Ordinance, which may have an impact in real estate transactions in St. Johns.

The "Checklist for Real Estate Transactions" include several items to consider before you buy, lease or sell real estate in the City of St. Johns.

The City encourages realtors and/or prospective buyers/sellers to contact the City Offices initially to help avoid potential problems.



Contact the City Zoning Administrator for more information at 989-224-8944 ext. 231



is "handy", hire a professional.

12. Double-check the facts in the listing that affect home value and taxes, such as school district and if the home has a homestead exemption.

13. Review subdivision documents. Are the streets public or private? Are outbuildings and fences prohibited by deed restrictions? The documents also outline the developer's obligations.

14. Check utility easements. You cannot build over or under utility lines.

15. Work with your own real estate agent. Real estate agents work for the seller, unless declared as a "buyer's agent".



**City of St. Johns**

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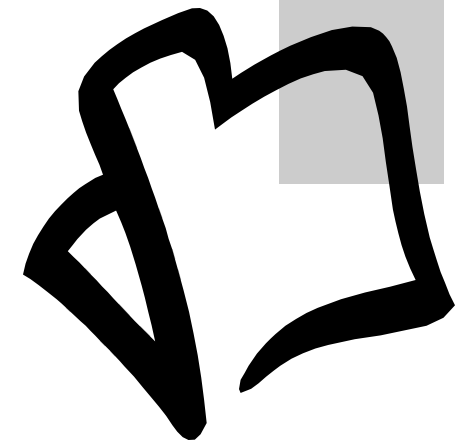
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## CONTACT US

# Real Estate Transaction Checklist



**Important information to consider  
before you buy or sell real estate**

# Real Estate Transaction Checklist

The following are items to consider before buying/leasing/selling real estate in the City of St. Johns. These are just a few considerations, please call or stop in to the City Offices with any other questions or concerns.



City Codes may impact your real estate transaction

1. What is the zoning of the property I am considering buying or selling? Although the house may be used residentially doesn't mean it is zoned residential.

2. Are you changing the use of the property? A zoning permit is required for changes in use.

Concerns for non-residential properties include adequate parking, trash dumpster location and screening, outdoor storage issues, etc. For residential properties, a change from rental to owner-occupied changes tax rates

tax rates. A reduction in residential units from multi-unit to single family affects the number of garbage units charged. An increase in the number of residential units requires a Special Use Permit through the City.

3. Does the property I am considering buying/selling meet the City Code? If there is a fire, can it be rebuilt? The property may not meet City requirements on use, setbacks, lot size, etc.



Call or stop by the City Offices with questions and/or concerns.

4. How much parking do I or my family need? Can the driveway accommodate my needs? Do we have to jockey cars around in the morning? City code prohibits parking in the front yard and in the right-of-way. The right-of-way is the area between the curb and sidewalk or where these would be if none present.

5. Do I have inoperable and/or unlicensed vehicles? City Code prohibits outdoor storage of said vehicles. Is there room in the garage for these vehicles?

6. Do I have hybrid animals? The City does not allow hybrid farm animals such as potbellied pigs and pygmy goats.

7. Does the property under consideration meet your needs? If not, is there room to build a garage, addition, deck, etc? Check with the

City to see if you have the room, meet the setbacks, etc. for items you may want to add.

8. Does the property currently have a homestead exemption? If not, you must be living in the house and file the proper paperwork prior to May 1st of the current tax year to qualify for a homestead exemption on the property. After May 1st, you will have to wait until the next tax year to qualify for the 18 mill reduction in property taxes.

9. Can you afford the taxes? Can you afford a higher house payment when the mortgage company raises the escrow amount due? Your closing and escrow will be based on the previous owner's taxes. When a property is transferred, the taxable value is uncapped which can make a considerable difference in taxes depending on how long the previous owner owned the house. To be safe, base your taxes on 50% of the sales price.

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