

## THE OWNER'S CONSTRUCTION PERMIT RESPONSIBILITIES

Homeowners are allowed to act as their own contractor if you plan to live in the home, this comes with responsibilities. If you pull permits and act as your own contractor please read and agree to "The Owner's Construction Permit Responsibilities".

It is not the position of Stone County, Mississippi to keep anyone from legally acting as general contractor for the construction, repair or remodeling of their own project. We do hope to prevent unlicensed contractors from taking advantage of you by having you obtain a construction permit in your name. The following list is not intended to be a legal guide or advice, nor is it all encompassing, but only to point out some of the hazards of acting as your own contractor.

1. You may be financially responsible for any person that is working under your direction, which is injured while working on your job. This financial responsibility may include hospitalization cost, unemployment compensation, law suits for lost wages and workman's compensation. We are not aware of any existing homeowners or builder's risk policies that cover this type of loss.
2. You may be responsible for withholding certain taxes on persons working under your direction and supervision.
3. If you do not obtain contractors' general liability insurance, you may be personally liable for the injury of any person that is hurt on your property while construction is in progress. Your homeowner's or builder's risk policy likely does not cover this type of loss.
4. The Mississippi Supreme Court has ruled in a precedent setting case that any person named as the contractor on a building permit for the construction of a residence is deemed the responsible party for losses by future owners. If major structural damage occurs up to six years after construction and you are listed as a contractor on the permit then you may assume this responsibility. This responsibility may not be superseded by a secondary waiver with any person or uninsured company.
5. If you hire a licensed general contractor, it reduces the likelihood of claims being made against you by subcontractors or others.

### Owner's Acceptance and Certification of Construction Permit Responsibilities

- I confirm that this construction meets the following exception: (check one)
  - A commercial project on my property which is not for sale, lease, public use or assembly.
  - A commercial project or new residential building under \$50,000 on my property.
  - A residential remodel under \$10,000 on my property.
  - A new residence, residential addition or residential accessory structure on my property that will be my principle place of residence upon completion.
- I have read and understand the "Owner's Construction Permit Responsibilities" above.
- I am aware of construction codes, county ordinances, and state laws applicable to this construction activity. I have the knowledge and/or experience to fulfill the duties of the general contractor.
- I understand that all work must be completed in conformance with current applicable construction codes and must pass inspections by the building inspector, and I will pay re-inspection fees for any re-inspections required as a result of the work not being ready for inspection or not being in conformance with the applicable code when inspected.
- I understand that if after the work has been inspected the Building Official determines that I do not have the knowledge and/or experience to complete the work in conformance with applicable construction codes, the Building Official may stop the work and require me to engage a licensed contractor to complete the work.

\_\_\_\_\_  
Property Address

\_\_\_\_\_  
Tax Parcel #

\_\_\_\_\_  
Owner Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Witness Signature

\_\_\_\_\_  
Date

All contractors are subject to the rules of the MS State Board of Contractors and HB1163. All trade contractors must have their own MSBOC license, and construction managers must have a MSBOC license also.

Revised March 2025