



**HOMEOWNERS...Pulling your own permit is RISKY BUSINESS!**

If you do not intend to do the work yourself and have been asked by someone without a contractor's license to pull a permit, you are at risk of financial harm.

Fraudulent contractors like to fool people. That's how they earn a living. They will tell you, "Don't worry, you don't need a permit, I've been doing this for years" or "Don't worry, I am licensed and bonded." Demand **WRITTEN PROOF** of their claims because YOU will pay the price if something goes wrong.

Protect yourself. Hire only licensed contractors. For more information or to verify whether a contractor is licensed visit our website at [www.msdoc.us](http://www.msdoc.us) or contact us directly at 1-800-880-6161.

## WHAT TO CONSIDER BEFORE PULLING YOUR OWN PERMIT

For most individuals, a home is the most valuable asset. In order to protect yourself and your investment, please consider the following before pulling your own building permit:

- Are you willing to take on all the responsibilities of a contractor?
- Are you willing to provide direct, onsite supervision of the construction?
- Are you willing to call for inspections to ensure all work meets proper building codes?
- Are you willing to be held accountable if shoddy work is performed or inspections failed?
- Are you willing to withhold employment taxes and provide workers compensation coverage?
- Are you willing to ensure the safety of individuals working on your property?
- Are you willing to be held liable if work causes damage to your neighbor's property?
- Do you know the basic principles of residential construction?

The Mississippi State Board of Contractors recommends that **ONLY** homeowners with significant experience and skill renovating or building homes and up to date knowledge of building codes pull their own permits. Otherwise, hire a licensed contractor.



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