



Permits Protect The *Safety And Value* Of Your Home

How do permits protect my home?

- Permits ensure that a certified inspector checks the construction project or installation. Inspections help to ensure that work is done safely and to code. Incorrect installations can result in house fires, flood damage, and/or structural problems.
- The State of Michigan and local building departments only issue permits to contractor's who are properly licensed. It is unlawful to employ a contractor who is not licensed (MCL 86-233). When a job is done under a permit, inspectors will ensure all products meet approval and the work is performed to code requirements.

Getting a permit can save you money!

- Permits ensure that work meets the building code. Inspections not only reveal minor problems that could lead to costly repairs, but also liability and life-safety concerns like structural weaknesses, dangerous wiring or defective plumbing.
- Insurance companies may not cover construction work that isn't permitted. If your unpermitted deck collapses, you may be liable for injuries or out thousands of dollars for repair.
- It is imperative that your licensed contractor is also **insured** to protect your home investment. Should anything go wrong with the job, the only way authorities can pursue legal and financial compensation for you is through the contractor's insurance company. Hiring an uninsured contractor puts the home owner at great risk for losses should fraud or faulty workmanship occur.

Get it in writing!

- Contractor's name, address, phone and license number. Make sure the contract covers the description of the project, timetable and payment schedule.
- An estimated start and completion date.
- An explanation of how change orders will be handled.
- Total project cost with a breakdown of labor and material charges.
- Warranties covering materials and workmanship.
- A "broom clause" which makes the contractor responsible for all clean up work.
- Keep all paperwork for future reference. This includes copies of the contract, change orders, the permit and payment.