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Responsibilities of Homeowners who act as their own General Contractor or obtain a Building Permit in their Own Name

If you are using a contractor to perform work on your home and the contractor asks you to get the permit – say “No!”. This is a red flag. Call the City and see if the contractor is licensed and insured.

The City of Derby strongly encourages residents to utilize licensed contractors when having work performed on their properties. The City’s licensing requirements help assure that contractors have required certifications to perform specific types of work, and that they are insured. While the City will issue permits to homeowners either self-performing or contracting to have work done at their homes, the homeowner assumes several responsibilities and risks when doing so.

When a **Homeowner** assumes the role of the general contractor by personally obtaining the building permit, the **Homeowner** may have the same responsibilities and liabilities as a licensed contractor. Some of the responsibilities and liabilities **you** may assume are as follows:

- If the work is sub-standard, **you** will be responsible. Any administrative action taken by the City to correct defective work will be taken against **you**.
- **You** will be responsible for any fines or additional fees charged by the City.
- **You** will have limited recourse through the City for others doing sub-standard work.
- **You** may be responsible for the bills of sub-contractors, including labor wage complaints.
- Sub-contractors and material suppliers may file a lien against your property for unpaid materials and labor.
- **You** are responsible for verifying that all sub-contractors are licensed through the City, and that the sub-contractor’s insurance is up to date. This may be confirmed with the City of Derby, but **you** should also obtain a copy of the sub-contractor’s insurance policy.
- If anyone is injured on your property, including sub-contractors and their employees, **you** may be responsible for the lost wages and medical treatment.
- **You** may be responsible for employment and Social Security taxes of workers that are employed by you acting as your own general contractor.
- If anyone dies on your property, including sub-contractors and their employees, their estate can file legal action against **you**.
- Homeowners’ insurance may not cover the above. **You** should verify your coverage with your insurance agent. Make sure you get covered for all activities.

- The building permit will expire in 180 days if work does not progress in a timely manner. **You** are responsible for progression of the work, and assuring the permit remains in good standing.
- **You** are responsible for coordinating all inspections in the proper sequence with the City of Derby.

These are some, but not all, of the risks and responsibilities you are assuming by pulling your own building permit. You should educate yourself before assuming these responsibilities. It is recommended that you consult a lawyer and tax professional before proceeding.

I understand the risks and responsibilities of assuming the role of a general contractor, and/or obtaining a building permit in my own name.

Property Owner's Signature

Date