**Contractor Permits vs Homeowner Permits**

Michigan state law allows homeowners to obtain permits to work on their own homes. It is against the law for contractors to perform work under permits obtained by homeowners. The contractor you hire to complete a home construction project should be the person who obtains the permit from the Township.

Homeowner permits are not cheaper than contractor permits, they are not processed quicker, and they are not held to a lesser standard or inspection requirement than a contractor permit.

So, why would a contractor ask (or demand) that you “pull the permit”? We ask that you consider the following possibilities:

Your contractor may be trying to absolve themselves of liability and responsibility for quality and workmanship.

* Your contractor may not be licensed.
* They may know that White Lake Township cannot intervene in disputes between you and your contractor if you are the permit holder.
* You will be responsible for correcting any deficiencies or violations in work performed under the permit.

Remember, make your contractors responsible for their work - insist that they obtain permits.

Any final payment due on your project should be made after you have received a final “approved” inspection on your project.