

**SCVHBA
membership
requirements
include certification!**

All building contractors that are members of the St. Croix Valley Home Builders Association maintain both credentials as a requirement of membership.

SCVHBA provides the required continuing education classes to our members to assist in keeping their certifications current.

You can be sure that hiring a member of the SCVHBA is hiring a contractor that knows the law!



Look for this logo when hiring your contractor

SCVHBA is a not-for-profit trade association. We establish high standards, professionalism and service within the building industry and support the American dream of home ownership.

Welcome to Better Living

*SCVHBA -
"Not Just Building Homes...
Building Better Communities"*

For more info visit: www.scvhba.com

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**Asks:
"Is Your
Building
Contractor
Certified?"**

**Your guide to
contractor
certification
and building
permits**

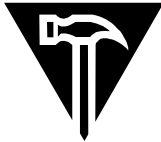
St. Croix Valley Home Builders Association

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Who should take out the building permit?

Taking out a building permit or “pulling” permits is part of the duties a professional dwelling contractor offers his clients. Following are a few reasons why the contractor and not the homeowner should apply for building permits.

1. A homeowner does not have the necessary documentation and information needed. Heat calculation, grading plans, wall details and scaled plans... in triplicate are just the beginning of what may be required and many people without construction backgrounds do not know how to put these things together for permit applications. Contractors have more experience and can handle the applications thoroughly and efficiently.



2. The State of Wisconsin is adding hefty fines to the Codes that deal with homeowners pulling permits by the request of their contractor. If the homeowner accidentally lists the contractor along with their license number on the permit application and then decides to use an unlicensed contractor to do the work, then the state will not only charge the homeowner but also the contractor whose license number was used. When the contractor pulls the permits, it offers protection for both parties.

3. The contractor has built relationships with building inspectors. They discuss the project and get to know each other. This is very valuable in any construction project. Everyone working together on the same page is the best way to do business.
4. Time is always of the essence. The contractors submit all the necessary information on time so a homeowner won't be waiting unnecessarily for weeks or longer to get the permit approved. And if a contractor gets a call that something is missing, they understand what is needed for a quick resolution.
5. As the homeowner pulling the building permit for the contractor, you may be personally liable should there be an injury. As the homeowner you may also be unaware that the contractor may not be paying unemployment insurance, worker's compensation insurance or carrying liability insurance thus putting unknown liability on you, the homeowner.



Is your contractor eligible to pull the permit for your job?

Yes, if they have the two following credentials:

- **Dwelling Contractor Qualifier certification (DCQ)** from the Wisconsin Department of Commerce which requires continuing education. This requires renewal every two years along with 12 continuing education credits.

- **Dwelling Contractor certification (DC)** formerly known as a Dwelling Contractor Financial Responsibility certification requiring annual renewal through the state.
- Both credentials are now required in the state of Wisconsin for any contractor that provides labor on a project that requires a municipal building permit.

Who checks for these credentials?

The local municipality issuing the building permit is required to record the contractor's information and make sure both credentials are current. You too can ask any contractor to see their credentials before you hire them.



Ask your contractor if he/she is a member.

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