

Is a homeowner permitted to build his/her own house without a license?

Yes. A person who owns property is allowed one permit every two years to build their home as long as it is not for sale, lease or rent (individual use). If they hire a contractor, the contractor is considered a "prime" and required to be licensed, as well as, obtain the building permit for inspections. (TCA 62-6-103 and Rule 0680-1-.22) See "[Laws, Rules and Regulations](#)" link from our website.

A homeowner should never obtain the permit on behalf of the contractor, as this could relieve the contractor from most liability and insurance requirements. In addition, the contracts should not be split into phases to circumvent the law. Anyone who is paid in excess of \$25,000 by the owner is considered a prime and required to be licensed. Please see [Consumer Resources](#) for tips and for further information.



City of Shelbyville

HOMEOWNER-BUILDER BUILDING PERMIT AFFIDAVIT

Name: _____

Address: _____

City: _____ Zip Code: _____ Telephone No: _____

Summary of work to be performed at my primary residence: _____

1. I, _____, verify that the above address is my primary residence and that I am the owner of the property, and am applying for a homeowner-building permit to perform the work summarized above and described in further detail in my permit application.
2. I understand that under Tennessee law, Tennessee Code Annotated 62-6-103, a homeowner has the right to obtain a building permit to construct, enlarge and/or make other improvements for a single-family residence in which the owner resides or intends to reside upon completion of construction. I further understand that under Tennessee law, an individual not licensed as a building contractor by the Tennessee Board of Licensing Contractors may construct a single-family residence for the individual's own use – and not for resale, rent, or lease – once every two (2) years.
3. I verify that I have not applied for a homeowner permit to construct a new single-family residence in Tennessee within the last two (2) years.
4. I certify that I live or intend to live in the single-family residence that I am constructing or altering at this address, and am not constructing or altering the residence with the intent to sell, rent or lease the property or dwelling.
5. I verify that I am not hiring a construction manager to oversee the work summarized above, and I understand that by obtaining a homeowner building permit, I will be acting as my own "general contractor" on the project. As the project's general contractor, I understand that I will be personally responsible for the coordination of all phases of the construction, workmanship, and materials on the site, and for ensuring that all work complies with all applicable State and City of Shelbyville Codes.
6. I agree that if I should cease to act as the project's general contractor and hire another individual or company to manage the project, I will contact the Building and Codes Department and request that my homeowner-building permit be voided. I

understand that any individual or company I hire to manage the project must have the required Contractor's License as required by the Tennessee Board of Licensing Contractors, and that any such general contractor must obtain a new permit for the project in the contractor's name from the Building and Codes Department before work may resume on the project.

- 7. I certify that I will perform all the work for which the building permit is issued, except as otherwise noted in the permit application. I understand that I may personally perform any plumbing and/or electrical and/or mechanical work in connection with the project provided I obtain all required permits. In the event I choose to hire or pay an individual or company to perform any plumbing and/or mechanical and/or electrical work, I understand that any such subcontractor must be licensed in the applicable trade by the State of Tennessee and that the required permits must be obtained at the Building and Codes Department by the subcontractor(s).
- 8. I acknowledge that I have received information from the Building & Codes Department describing the call-in procedure for project inspection. I understand that it is my responsibility to call for all necessary inspections – including footer, foundation, framing, utility rough-ins, insulation, and final inspections – and to see that work has passed inspection prior to the work being covered or concealed.
- 9. I declare that I have read and understand the foregoing and that all information included in my application for a homeowner-builder building permit is true, complete and accurate. I understand that invalid information on my permit application or failure to adhere to the conditions set forth above may result in the denial of utility services, permit revocation, denial or loss of a certificate of occupancy and/or other legal action. I also understand that the residence for which the building permit was issued is advertised for sale, lease or rent during the construction process, the Building and Codes Department may report me to the Tennessee Board for Licensing Contractors for investigation.

SIGNATURE: _____ DATE: _____

STATE OF TENNESSEE
COUNTY OF BEDFORD

Before me personally appeared _____ with whom I am personally acquainted or who proved to me on the basis of satisfactory evidence has executed foregoing affidavit for the purposes therein contained.

WITNESS MY HAND and seal this _____ day of _____, 20_____.

Notary Public

My Commission Expires: _____

(seal)