



MNSPECT

HELPING YOU COMPLY WITH THE CODE

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WHAT YOU SHOULD KNOW ABOUT BUILDING CONTRACTORS

Once you have decided to go ahead with the building project of your dreams, you have to ask yourself: Should I do it myself or hire a contractor? Personally, I don't own a saw and even if I did, I wouldn't know how to use it – I would definitely hire the contractor.

If you are undecided, let's look at a section of MN Rules, Chapter 1300.

- 1300.0120 Subpart 14: Responsibility – **Every person** who performs work for the installation or repair of building, structure, electrical, gas, mechanical, or plumbing systems, for which the code is applicable, **shall comply with the code**. The person, firm, or organization securing the permit is responsible for code compliance for the work being done.

Interpretation: If you are not familiar with the "codes," you may want to consider hiring the contractor.

If you feel that a contractor is your best option (even if you do own a saw and know how to use it) there are a few things you should be aware of.

- Residential building contractors and residential remodelers are required to be licensed by the State of Minnesota.

Residential Building Contractor is defined by MN Statutes 326B.802 as "a person in the business of building residential real estate, or contracting or offering to contract with an owner to build residential real estate, by providing two or more specialty skills as defined in this section. A residential building contractor may also contract or offer to contract with an owner to improve existing residential real estate."

Residential Remodeler is defined as "a person in the business of contracting or offering to contract with an owner to improve existing residential real estate by providing two or more specialty skills."

Specialty Skills are:

Excavation	Exterior Finishing	Residential Roofing
Masonry and Concrete	Drywall and Plaster	General Installation Specialties
Interior Finishing		

In addition, if your project is removing and replacing your roof coverings, roof sheathing, roof waterproofing and insulation, and/or repairing roof systems, and you are considering hiring someone to do this work, **Residential Roofers** are required to be licensed.

- In order to become a Licensed Contractors, applicants must:
 - ✓ Complete background checks;
 - ✓ Provide evidence that the business has general liability insurance;
 - ✓ Provide a Certificate of Compliance with Minnesota Workers' Compensation Law;
 - ✓ File their business with the Secretary of State;
 - ✓ Participate in the Contractor Recovery Fund; and
 - ✓ Pass a pre-licensing exam proving knowledge of the MN State residential Code.
- In addition, Licensed Contractors must completed 14 hours of continuing education every two years in order to maintain their license.
- Residential Contractors are required to follow strict guidelines regarding contracts, advertising, and working with insurance.
- The benefits of working with a licensed contractor include home warranty and Contractor Recovery Fund protection. In addition, you would have added protection as licensees are subject to the enforcement authority of the DLI.
- For additional information on home building and remodeling, view the Minnesota Attorney General's publication: <https://www.ag.state.mn.us/Brochures/pubHomeBuilding.pdf>

We urge you to visit <http://dli.mn.gov/CCLD/RBCConsumer.asp>, call references, and do your homework. If you choose to take on your project yourself, please feel free to contact us with questions regarding the permit process or code questions – and GOOD LUCK!

CONTRACTOR RECOVERY FUND

The Minnesota Department of Labor and Industry oversees the Contractor Recovery Fund. This fund compensates owners or lessees of residential property in Minnesota who have suffered an actual and direct out-of-pocket loss due to licensed contractor's fraudulent, deceptive or dishonest practices, conversion of funds, or failure of performance.

Residential building contractors licensed by DLI must pay a fee into the Fund each year. **IF you choose to hire an unlicensed contractor, you would NOT be eligible to receive benefits from this fund.**

The Contractor Recovery Fund packet which includes the directions and documentation required to apply to the Fund can be found at: http://dli.mn.gov/ccl/pdf/rbc_recoveryfund_packet2.pdf

Thinking of a winter project such as an interior remodel?
Give us a call and we can answer your building permit questions: 952-442-7520.