

DEPARTMENT OF INSPECTIONAL SERVICES  
TOWN OF LUDLOW  
LUDLOW, MASSACHUSETTS 01056  
PHONE (413) 583-5600 ext. 1210

HOMEOWNER LICENSE EXEMPTION  
(PLEASE PRINT)

DATE: \_\_\_\_\_

HOMEOWNER:  
(Name/Address) \_\_\_\_\_  
\_\_\_\_\_

JOB LOCATION: \_\_\_\_\_  
(Address OR Map & Lot)

TYPE OF WORK: \_\_\_\_\_

The current exemption for "homeowners" was extended to include Owner-Occupied Dwellings of two units or less and to allow such homeowner to engage an individual for hire who does not possess a license, provided that the owner acts as supervisor (State Building Code Section 108.3.5.1).

DEFINITION OF HOMEOWNER: Person (s) who own a parcel of land on which he/she resided or intends to reside, on which there is, or is intended to be, a one or two family dwelling, attached or detached structures accessory to such use and/or farm structures. A person who constructs more than one home in a two-year period shall not be considered a homeowner. Such "homeowner" shall submit to the Building Official, on a form acceptable to the Building Official, that he/she shall be responsible for all such work performed under the building permit.\*

As acting Construction Supervisor/General Contractor your presence on the job site will be required from time to time, during and upon completion of the work for which this permit is issued.

Also be advised that with reference to Chapter 152 (**Workers' Compensation**) and Chapter 153 (**Liability of Employers to Employees Laws Annotated**), you may be liable for persons (s) you hire to perform work for you under this permit.

The undersigned "Homeowner" certifies and assumes responsibility for compliance with the State Building Code, Town of Ludlow Bylaws, Rules and Regulations, State and Local Zoning Laws, and State of Massachusetts General Laws Annotated.

**\*NOTICE IS HEREBY GIVEN THAT OWNERS PULLING THEIR OWN PERMIT OR DEALING WITH UNREGISTERED CONTRACTORS FOR APPLICABLE HOME IMPROVEMENT DO NOT HAVE ACCESS TO THE ARBITRATION PROGRAM OR GUARANTY FUND UNDER M.G.L. c.142A.**

HOMEOWNER SIGNATURE: \_\_\_\_\_  
Signed under penalties of perjury



## Office of Consumer Affairs and Business Regulation

# Warning

### **HOMEOWNERS SHOULD NOT APPLY FOR THEIR OWN BUILDING PERMIT**

Under the Home Improvement Contractor (HIC) Law, M.G.L. c. 142A, when a homeowner hires a contractor to perform residential contracting work, the contractor should obtain the building permit, unless one is not necessary. If you, the homeowner, obtain the permit, be aware of the following:

- You are now personally responsible for all work on this project.
- You are the General Contractor of the project and a court of law will view you as such if you are sued, or if you sue another party.
- You are responsible for ensuring that all work meets the MA Building Code.
- You must supervise the work.
- You must call your municipal Building Department to schedule all required inspections.
- Your subcontractors may lien your property.
- Any worker injured on your project may sue you if you do not carry Workers' Compensation insurance.
- Failure to carry Workers' Compensation insurance may result in serious penalties.
- **You have waived all rights to the Guaranty Fund.**

**For more information about the HIC Law or the HIC Programs, contact our Consumer Hotline at 617-973-8787 or visit us at [Mass.Gov/HomeImprovement](http://Mass.Gov/HomeImprovement)**