

Does a Homeowner Need a Contractor License?

A Town Business License and a Town Building Contractor License is not the same thing. For the purpose of this discussion: **1)** a Town Business License is a license authorized by the Estes Park Municipal Code 5.20; and is hereafter referred to as a **business license**; **2)** a Town Building Contractor License is a license authorized by the Estes Park Municipal Code 4.28; and is hereafter referred to as a **contractor license**; **3)** references to either a **business license** or a **contractor license** are licenses required and issued by the Town of Estes Park.

- **Contractor license** requirements are not applicable to work that does not require a permit.
- **Contractor license** requirements are not applicable to person(s) who perform work and are not compensated for their work (volunteers, home owners, property owners, business owners, tenants).
- A homeowner may perform any and all work on his/her personal residence (not rental property) without any **business license** requirements and without any **contractor license** requirements. For any work on a personal residence requiring a permit, the homeowner has the choice of accepting responsibility for the work, or hiring a contractor who possess the applicable **contractor license**.
- When a homeowner accepts responsibility for the work, permits issued to the home owner are limited to work performed by that homeowner. Contractors who perform work for the home owner are required to obtain the applicable **contractor license** and to obtain a separate permit for the contractor's work.
- When a homeowner accepts responsibility as the general contractor, the **contractor license** requirements are applicable to each and every subcontractor working on that project; and, contractors' work is not covered by the homeowner's permit. When a homeowner is the general contractor, each subcontractor is required to have the applicable **contractor license** and is required to obtain a permit for that contractor's work, separate from the homeowner's permit.
- When a homeowner hires a general contractor (Class A, B, or C license), the **contractor license** requirements are applicable only to the general contractor and not to any subcontractors. A subcontractor working under the **contractor license** and permit of a general contractor is required to have a **business license** but is not required to have a **contractor license**.
- When a homeowner hires a general contractor, the homeowner is permitted to perform work authorized by the general contractor. Work performed by the homeowner not authorized by the general contractor shall require a separate permit by the homeowner.
- When a homeowner accepts responsibility for the work and is unable to comply with code requirements, the building official is authorized to require the homeowner to acquire professional assistance to complete the work.

Exemption from contractor license requirements is not an exemption from other requirements, such as State and local regulations, permits, fees, inspections, and technical requirements of the codes.