

## Contractor Registration Exemption for Owner-Occupants

*Last Updated September 8, 2025*

In the City of Rock Island, only registered contractors may apply for permits. The sole exemption to this are owner-occupants of single-family houses. If a person wants to do work at their primary dwelling at their own risk, they may apply for permits without registering as a contractor. The intent of this exemption is to allow residents to undertake regular maintenance and modest remodeling projects at their own home. Such owner-occupants are not exempted from permitting requirements, undergoing inspections, and achieving minimum code compliance.

Landlords wishing to apply for permits to do work at rental properties must register as contractors or have a registered contractor apply on their behalf. Property owners wishing to apply for permits to work on an unoccupied house must also register as contractors or have a registered contractor apply on their behalf. That a property owner may intend at some time in the future to occupy a house does not make them an owner-occupant eligible for the exemption. Only registered contractors may apply for permits to do work at unoccupied houses. Utility turn-ons as the sole scope of work at otherwise code compliant dwellings shall not require the use of a registered contractor when approved by the Building Official. Construction of accessory dwelling units (ADUs) by the owner-occupants in the associated primary dwelling may be included within the scope of this exemption when approved by the Building Official.

To qualify for the exemption, permit applicants must provide one or more of the following documents as proof of their owner-occupancy. A copy of these documents shall be included with the permit application. The primary dwelling address on the documents must match the ownership information as recorded with the Rock Island County Assessor. Permit applications will be denied if there is insufficient evidence that the applicant is in fact the owner-occupant of the subject property.

### **Valid/Current Coverage:**

- Driver's license/State ID
- Voter registration
- Military identification card
- Deed/Title
- Mortgage
- Property tax
- Insurance policy
- Another form of military identification

### **Most Recent Year:**

- W2

### **Dated Less than 12 Months:**

- Medical claim
- Statement of benefits
- Benefits verification letter
- Tuition invoice/Official mail from college or university

### **Dated Less than 60 Days:**

- Paystub/Electronic deposit receipt
- Credit card statement
- Utility bill
- Bank statement

Providing incomplete or incorrect information as well as falsifying documents will be considered a violation of municipal code and may result in penalties and/or punitive action. See *Chapter 4: Building Regulations* of the Code of Ordinances for more information.