

.08 CONTRACTOR LICENSING AND MINIMUM CONSTRUCTION STANDARDS

Renovations must comply with minimum construction standards (refer to [Sections 2001.06](#) and [2001.07](#)). The individual completing the renovation work can be a licensed contractor or an individual having experience and knowledge to complete such work. This must be documented in the Lender's loan file. A contractor with residential endorsement is required for any renovation that includes new construction.