

# WARNING

## **Aiding unlicensed contractors may result in fines up to \$5,000.**

If someone without a construction license asks you to pull a permit, you're at risk of financial harm.

When a property owner acts as their own contractor, they must provide direct, on-site supervision of the work being performed. If you pull an owner/builder permit for an unlicensed contractor to do work on your property, you must deduct FICA and withholding taxes and provide workers' compensation insurance.

### **Dangers of Unlicensed Activity**

- Poor qualifications
- Poor-quality work
- Possible criminal background
- Likely to be victim of a scam
- Limited resources for broken contracts

### **Without worker's compensation insurance, you could**

- Be held liable for injuries that occur on your property
- Not be covered under your homeowners' insurance policy
- Be responsible for thousands of dollars in medical bills

# YOU COULD BE LIABLE FOR HIS INJURIES

Pulling an Owner/Builder Permit:  
Know the Dangers

