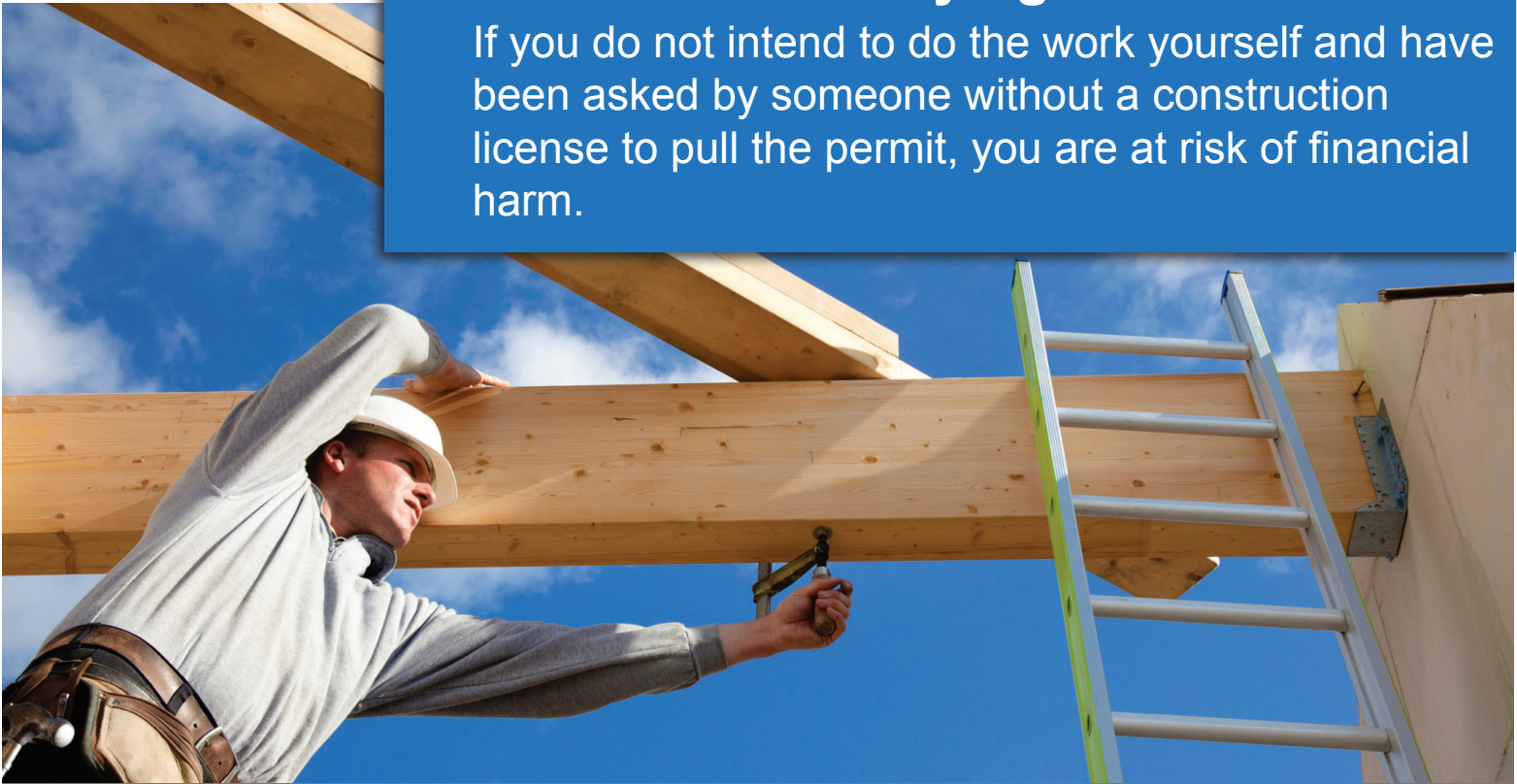


The dangers of pulling an Owner/Builder Permit without verifying a license

If you do not intend to do the work yourself and have been asked by someone without a construction license to pull the permit, you are at risk of financial harm.



When property owners act 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 perform work on your property, you must deduct F.I.C.A., withholding tax and provide workers' compensation for them.

Individuals who aid unlicensed persons may face fines up to \$5,000.

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

Dangers of Unlicensed Activity:

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