

Homeowners Beware Not all Contractors are Equal

If you do not intend to do the work yourself and have been asked by someone without a contractor's license to pull the permit, you are at risk of harm both by penalty and injury.

Chapter 489.103(7), Florida Statutes: Owners of property must supervise the work being performed. Any person working on your building who is not licensed must be employed by you, which means that you must deduct F.I.C.A. and withholding tax and provide workers' compensation for that employee.

Without workers' compensation insurance, you could be held liable for injuries received on your property. Typically, your homeowners' insurance policy will not honor your claim if the work being performed required a licensed contractor. You could end up responsible for thousands of dollars of medical bills.

Not only is it dangerous, but it's also a crime.

Chapter 455.227, Florida Statutes: Any person who knowingly aides, assists, procures, employs or advises an unlicensed individual can be charged with a first degree misdemeanor and may face fines of up to \$5,000 for each offence.